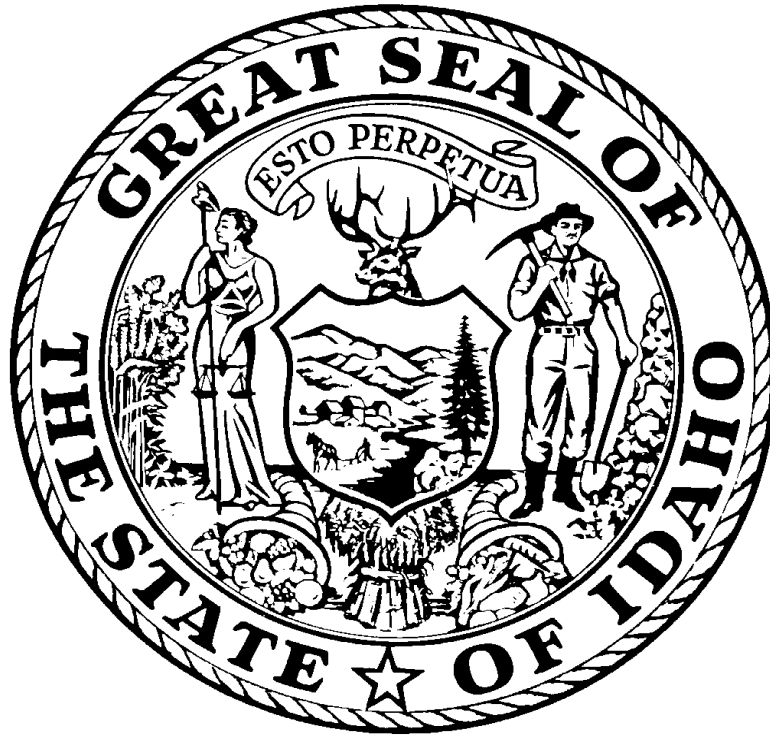


2012 ANNUAL ACTION PLAN

April 1, 2012 through to March 31, 2013



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TABLE OF CONTENTS

PREFACE	4
EXECUTIVE SUMMARY.....	5
COMMUNITY DEVELOPMENT BLOCK GRANT.....	5
HOME INVESTMENT PARTNERSHIP PROGRAM.....	6
EVALUATION OF PAST PERFORMANCE	6
ESG	6
HOME INVESTMENT PARTNERSHIP PROGRAM	7
EMERGENCY SHELTER GRANT PROGRAM	8
CITIZEN PARTICIPATION	9
OBJECTIVES & RESOURCES 91.320 (C).....	9
COMMUNITY DEVELOPMENT BLOCK GRANT.....	9
HOME PROGRAM	10
EMERGENCY SHELTER GRANT	12
RESOURCES	13
CDBG	13
HOME	15
ESG	16
HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM	17
THE SHELTER PLUS CARE PROGRAM (S+C)	17
THE SUPPORTIVE HOUSING PROGRAM	18
ACCESSIBILITY IMPROVEMENTS PROGRAM	18
OTHER IHFA PROGRAMS	18
THE HOUSING COMPANY, INC.	18
TAX EXEMPT MORTGAGE REVENUE BONDS PROGRAM.....	18
FINALLY HOME! ® PROGRAM	19
METHOD OF DISTRIBUTION.....	19
COMMUNITY DEVELOPMENT BLOCK GRANT.....	19
HOME INVESTMENT PARTNERSHIP PROGRAM.....	21
EMERGENCY SHELTER GRANT	22
SECTION 8 VOUCHER PROGRAM	24
HOUSING INFORMATION AND RESOURCE CENTER/IDAHO’S HOUSING HOTLINE.....	25
HOUSINGIDAHO.COM	26
OUTCOME MEASURES 91.320(E)	26
CDBG PROGRAM	27
HOME PROGRAM	27
EMERGENCY SHELTER GRANT PROGRAM	28
GEOGRAPHIC DISTRIBUTION 91.320 (F)	29
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM	29
OBSTACLES TO ADDRESS UNDERSERVED NEEDS	29
HOME INVESTMENT PARTNERSHIP PROGRAM	30
EMERGENCY SHELTER GRANT PROGRAM	30
AFFORDABLE HOUSING GOALS 91.320 (G).....	30
ESG PROGRAM	31
HOPWA PROGRAM.....	31
HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES.....	31

OTHER ACTIONS 91.320 (J)	33
ADMINISTRATIVE BURDEN FOR NON-ENTITLEMENT AREAS	34
INADEQUATE FUNDING TO MEET NEEDS	34
INCREASING TAX BURDEN ON HOMEOWNERS	35
UNFUNDED MANDATES	35
COMPLEXITIES IN ACCESSING AFFORDABLE HOUSING	35
SPECULATIVE INVESTMENT AND CASCADING INFLATION	36
MAINTAIN AFFORDABLE HOUSING	36
LEAD-BASED PAINT HAZARDS	37
ANTI-POVERTY STRATEGY	37
INSTITUTIONAL STRUCTURE	38
ENHANCE COORDINATION BETWEEN PUBLIC AND PRIVATE HOUSING AND SOCIAL SERVICE AGENCIES	38
FOSTER PUBLIC HOUSING RESIDENT INITIATIVES	38
PROGRAM SPECIFIC REQUIREMENTS 91.320 (K)	39
COMMUNITY DEVELOPMENT BLOCK GRANT	39
HOME PROGRAM	42
MULTI-FAMILY REFINANCING	43
EMERGENCY SHELTER GRANT	43
MONITORING	43
IDAHO COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM	43
HOME INVESTMENT PARTNERSHIP PROGRAM	44
EMERGENCY SHELTER GRANT PROGRAM	45
ADDITIONAL ITEMS	45
HOUSING INFORMATION AND RESOURCE CENTER/IDAHO'S HOUSING HOTLINE	45
HOUSINGIDAHO.COM	46
AFFIRMATIVELY-FURTHERING FAIR HOUSING	47

Preface

The *2010-2014 Five-Year Strategic Consolidated Plan* is the overview of goals, strategies, priorities and needs for HUD's affordable housing and community development programs in Idaho. *The 2012 Action Plan* is the anticipated overview of the goals, strategies, priorities and needs for 2012 Program Year.

Following the Public Participation Plan for Idaho's affordable housing and community development programs, the *2012 Annual Action Plan* was available to the public for review and comment for 30 days, January 4, 2012 through February 6, 2012. See the Public Participation section (Page 7) for additional information.

The *2012 Action Plan* is available online at www.commerce.idaho.gov and <http://www.ihfa.org/ihfa/grant-programs/plans-and-reports.aspx>

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Executive Summary

The *2012 Annual Action Plan* is the annual planning report for Idaho's housing and community development programs that are funded by the Department of Housing and Urban Development. This plan is designed to outline how HOME, CDBG and ESG funds are expended during 2012 Program Year, which is April 1, 2012 through March 31, 2012. The *2012 Annual Action Plan* is prepared by the Idaho Housing and Finance Association (IHFA) in partnership with the Idaho Department of Commerce (IDC).

IHFA and IDC have identified goals and strategies that can best address Idaho's housing and community development needs with the funding received from HUD. The five-year goals and strategies are set forth in the *Five-Year Strategic Plan (2010-2014) for Housing and Community Development Programs*. The annual goals and strategies for year of the five years are identified in the annual action plan. For the Program Year 2012, Idaho anticipates approximately \$10 million dollars from the Department of Housing and Urban Development (HUD) for the these programs, the HOME Investment Partnership Program (HOME), the Emergency Shelter Grant Program (ESG), and the Community Development Block Grant program (CDBG).

IHFA and IDC partner with local and regional stakeholders in an effort to create and support safe decent living environments and economic opportunities Idaho communities. Both IHFA and IDC strive to make these opportunities accessible and affordable to communities and individuals they serve and to ensure outcomes that are sustainable and measurable.

The United States Department of Housing and Urban Development (HUD) has defined the goals and corresponding objectives for its affordable housing and community development block grant programs. This allows program accomplishments to be reported in a uniform manner. The table below identifies HUD's Goals and Objectives with Idaho's corresponding Goals and Objectives.

HUD	IDAHO
<i>Goals & Objectives</i>	<i>Corresponding Goals & Objectives</i>
<i>Provide Suitable Living Environment</i> <ul style="list-style-type: none"> • Availability/accessibility to create suitable living environments • Affordability to create suitable living environments • Sustainability to create suitable living environments 	<i>Preserve and Enhance Suitable Living Environment</i> <ul style="list-style-type: none"> • Improve Safety & Livability of Communities • Improve affordability and sustainability of quality facilities and services • Increase access to quality facilities and services
<i>Provide Decent Housing</i> <ul style="list-style-type: none"> • Accessibility for the purpose of providing decent housing • Affordability for the purpose of creating decent housing • Sustainability for the purpose of creating decent housing 	<i>Provide Decent Housing</i> <ul style="list-style-type: none"> • Sustain and increase home ownership • Sustain and increase affordable rental housing • Support equal access to a continuum of housing services
<i>Expand Economic Opportunities</i> <ul style="list-style-type: none"> • Accessibility for the purpose of creating economic opportunities • Affordability for the purpose of creating economic opportunities • Sustainability for the purpose of creating economic opportunities 	<i>Expand Economic Opportunities</i> <ul style="list-style-type: none"> • Create and retain jobs primarily for low- to moderate income persons • Revitalize downtowns
<i>No corresponding HUD Goal or Objective</i>	<i>Increased Community Investment and Involvement</i> <ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity in planning, administration and implementation

Community Development Block Grant

Funds are distributed in accordance with the State CDBG rules, which may be accessed at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> . State CDBG funds serve communities throughout the

State, excluding Idaho's seven entitlement communities, Boise, Idaho Falls, Pocatello, Coeur d'Alene, Meridian, Lewiston, and Nampa, each of which receives funds directly from HUD.

Based on HUD's formula allocation of CDBG, which takes into account the State's population, poverty levels, and overcrowded housing number, the State expects to receive approximately \$7,389,437 million in PY 2012. With the PY2012 allocation and the PY2011 carryovers and reversions (which are expected to equal \$2,781,755) the State projects to have the following amounts for each of its set-asides:

- \$300,000 to spend on imminent threats
- \$443,366 to spend on community and senior citizen centers
- \$4,553,071 to spend on public facilities (infrastructure, facilities, utilities, housing infrastructure)
- \$4,553,071 to spend on economic development projects (job creation and downtown revitalization)

In addition, the majority of CDBG projects are dependent upon funds leveraged by local communities from local, private, state, and federal sources.

IDC expects to fund approximately 23 to 25 CDBG applications for PY 2012 with funding requests ranging from \$50,000 to \$500,000. (\$500,000 is the maximum amount available per application). All applications will be required to meet a national objective, with a target of 70% of the projects benefiting low to moderate-income individuals. It is expected that for every CDBG dollar invested it will leverage \$10 or above in other funds. PY 2012 CDBG funds should be available for eligible and awarded projects in May 2012.

During the 2011 CDBG program year, Idaho communities leveraged on average \$6.46 to match every CDBG dollar awarded. Also, IDC met the 15-month timeliness obligation of the PY2010 CDBG funds. Idaho ranks 8th nationally for State CDBG funding obligations as of HUD's November 2011 State expenditure report.

Home Investment Partnership Program

IHFA is the designated administer of the State's HOME Investment Partnership Program (HOME). Since inception, Idaho's HOME program has received \$98,234.885 in annual allocations to be used for the creation of, and sustaining long-term, safe, decent, affordable housing for Idaho's low-income households in the communities in which they live. HOME funds are awarded to eligible project sponsors as a loan. The amount of HOME funding in each project as compared to the overall development costs, determines the number of HOME-assisted units. These HOME-assisted units must meet HOME long-term compliance and affordability requirements. This report identifies the number of HOME units IHFA anticipates it will help create and sustain during the 2012 Program Year, while the 2012 Consolidated Annual Performance Evaluation Report (CAPER) reports on the actual units created.

It is noted that the City of Boise receives its own allocation of HOME funds.

HOME funds are awarded in accordance with federal rules and regulations, state and local codes and standards, and IHFA's HOME Administrative Plan (available at www.ihfa.org/grants).

Evaluation of Past Performance

ESG

IHFA administers the Emergency Shelter Grant program statewide. During the 2010 Program Year, \$506,388 in Emergency Shelter Grants funds were allocated to 22 different non-profit organizations throughout the state. Funding supports shelter rehabilitation, operations, essential services, and homeless prevention activities. In the 2010 program year, 273 families, consisting of 417 adults and 486 children, and 1478 single individuals served for a total of 2381 clients and 92,073 bed nights provided.

In the 2010 program year, IHFA utilized ESG funds to support emergency housing providing 92,073 bed nights around the state. This enabled 1478 single individuals and 273 families, consisting of 417 adults and 486 children, to receive shelter and/or services.

Also during the 2010 program year, Homeless Prevention funds were used to help prevent individuals and families from losing their housing, through a limited, one-time rental and utility assistance. Six of the state's seven regions received homeless prevention funds, through either ESG or IHFA, based on their respective populations. This helped to ensure households in all areas of the state, rural and non-rural, had equal access to homeless prevention funds. IHFA awarded \$56,826 in ESG funds to six non-profit service providers in six of the seven regions in the state. IHFA encouraged these recipients to distribute ESG homeless prevention funds to qualifying families within 6 months, at which time, the Home Partnership Foundation provided an additional \$50,000, supplementing ESG homeless prevention funds, and allowing sponsors to have access to homeless prevention funding year round. In Region 6, the one region not receiving ESG homeless prevention funds, the Foundation allocated a total of \$50,000 in private funds to IHFA's branch office, providing one-time rental and utility assistance to households at risk of becoming homeless.

- IHFA will also measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadline.

HOME Investment Partnership Program

The most recent HOME Dashboard report indicates Idaho has disbursed 83% of its HOME program funds, 14% currently remain uncommitted. A breakdown of overall unit production is 78.2% to homebuyer activities (down payment closing cost assistance, homebuyer properties), 20% to multi-family rental projects, and 2% to homeowner rehabilitation (this activity is no longer an eligible under Idaho's HOME program). Idaho's HOME program is current ranked 17th overall, out of the 51 PJs nationwide

The table below illustrates the number of HOME units completed during the 2010 Program Year (most recently completed and approved by HUD), April 1, 2009-March 31, 2010.

HOME-Assisted Units Completed					
By Area Median Income (AMI) 2010 Program Year					
	0-30%	31-50%	51-60%	61-80%	0-80%
Rental	13	10	0	0	23
Homebuyer	5	36	33	41	115
Total	18	46	33	41	138

Anticipated Outcomes

During the 2012 Program Year, IHFA anticipates it will receive an estimated \$3.4 million in HOME funds, a substantial reduction from previous year's allocations. In addition to this reduction, the investment in affordable housing in Idaho will continue to be impacted by the volatility of the housing market in general, a reduction in Low-income Housing Tax Credit program, Idaho's overall job market, unemployment and under-employment. These factors combine to produce an impact on the demand for HOME funds and the type and number of affordable housing units created and sustained. IHFA also anticipate there will be a continued decrease in the demand for IHFA's HOME down payment/closing cost assistance funding, because of the housing market in general, but also because of the reduced amounts available to homebuyers and more stringent requirements in the HOME DP/CC assistance program.

2011 Estimated Ending Balance	\$15,391,787
2011 remaining commitments	-\$6,618,491
2012 Estimated Allocation	\$3,423,051
2012 Estimated Program Income	\$2,800,000
Estimated Balance	\$14,996,347

Emergency Shelter Grant Program

Emergency Shelter Grant Program (ESG) funds are distributed in accordance with the ESG Policies and Procedures Manual, available at www.ihfa.org. ESG funds serve communities throughout the State of Idaho supporting emergency shelter services and homelessness prevention. IHFA estimates it will receive approximately \$843,000.00 in ESG funding for the 2012 program year. ESG funds are used provide homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing. Additionally, assistance is provided to maintain permanent housing for persons at imminent risk of homelessness.

Strategy (Outcomes): Increased access to quality facilities and services

Activities:

- Utilize sub grantee's Annual Progress Report (APR) to analyze the services provided by agencies as well as the number of individuals and households who are stabilized in transitional or permanent housing.

Promoting effective partnerships

Activities:

- Continuing to require regional meetings and analyzing the documented services provided to the homeless in the communities as well as the coordination to provide services between agencies. Support efforts to increase local capacity in planning, administration, and implementation
- IHFA continues to facilitate the meetings for the Idaho Homeless Coordination Committee (IHCC). These quarterly meetings provide the opportunity for different agencies, service providers, and regional homeless coalition representatives to share information as well as assess progress towards implementing the goals, strategies, and action steps necessary to reduce and prevent homelessness in Idaho.

IHFA requires the recipients of ESG funds to participate in regional homeless coalition meetings. During the 2010 program year, these meetings were held in each of the seven regions in the state. These meetings help to enable service providers to partner with other service providers, community resources, and federal and state programs operating in their region. In the ESG application, applicants are required to report the number of regional homeless meetings that their organization has attended. If an organization is above the scoring threshold and awarded ESG funds, their level of regional participation, is part of the funding formula and will affect the amount of their award.

- Match funding documentation will also continue to be required along with the APR.

Matching Resources for 2010 ESG Award*	
Other HUD Funds	\$101,582
Other Federal Funds	\$162,081
State Government	\$38,411
Local Government	\$19,956
Private Cash Funding	\$374,478
Leveraging	\$249,652

**Most recent 2010 ESG award period- April 1, 2010 to March 31, 2011.*

Goal: Preserve and enhance suitable living environments

Objectives: Increase access to quality facilities and services

Activities under this strategy:

- Utilize each subgrantee's Annual Progress Report (APR) to analyze the services provided by agencies as well as the number of individuals and households who are stabilized in transitional or permanent housing.
- IHFA will also measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadline.

Goal: Increased Community Investment and Involvement

Objective: Promote Effective Partnerships

Activities under this strategy:

- Require regional meetings and analyzing the documented services provided to the homeless in the communities as well as the coordination to provide services between agencies.
- Match funding documentation will continue to be required with the submission of the APR.

Citizen Participation

Following the adopted Public Participation Plan for Idaho's affordable Housing and Community Development programs, legal notices were published in major Idaho newspapers asking the public to review and comment on the proposed *2012 Action Plan*. Previously major Idaho newspapers included the Idaho Unido, Idaho's Spanish newspaper. The Idaho Unido closed its doors in 2011. In an effort to reach out to Idaho's Spanish speaking population, a Public Service Announcement was submitted to Idaho's Spanish radio station regarding the public comment period of the 2012 Annual Action Plan which included where and how to access the information in Spanish. All published legal notices contain a statement in Spanish with information regarding access to the IHFA website and information in Spanish regarding the action plan. The English and Spanish version of the public notice contains contact information regarding a reasonable accommodation request.

The 30-day Public Comment Period was January 4, 2012 through February 6, 2012. The copy of the draft was emailed to Idaho's major public libraries, IHFA branch offices, and the Idaho Department of Commerce to be available for the public. It is also available the IHFA and IDC websites. The published notice was also emailed to local and regional stakeholders. IDC emailed the link to the draft publication to local governments and ICDBG-Certified Grant Administrators throughout Idaho.

The Public Hearing was held in Boise on January 31, 2012.

- Public Hearing attendees-0
- Written/oral comments received- 0
- Public hearing comments received- 0

Objectives & Resources 91.320 (c)

1. *Provide a summary of the annual goals (objectives) the State expects to achieve in the coming program year.*
2. *Provide a concise summary of all funds that are expected to be made available, from federal, private, and non-federal public sources, to leverage program funds. Also, include how those funds will help meet the matching requirements of the various HUD programs.*

Community Development Block Grant

Goal: Preserve and Enhance Suitable Living Environments

The annual objective is to obligate 45% to 60% of the state CDBG funds to meet this goal. It is estimated that 21 projects equaling \$6,000,000 will be funded.

Objective Strategy (outcome): Improve safety and livability of communities

Will include a variety of projects such as:

- Activities under this strategy will include bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal and state standards, industry standards, or best management practices.

Objective Strategy (outcome): Increase access to quality facilities and services

- Activities under this strategy include installing a new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes new infrastructure to support affordable housing.

Objective Strategy: Improve affordability and sustainability of quality facilities and services

- Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facilities (infrastructure, community facilities, public utilities, and housing) system.

Goal: Expand Economic Opportunities

The annual objective is to obligate 20% to 40% of the state CDBG funds to meet this goal. It is estimated that 5 projects equaling \$2,500,000, will be funded.

Objective Strategy: Create jobs primarily for low and moderate-income persons

- Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities) to assist in the public cost to promote expansion of an existing business or location of a new business

Objective Strategy: Revitalize downtowns

- Activities under this strategy will include the prevention/elimination of slum and blight conditions in downtowns through improvements to public facilities (public infrastructure, communities facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidates properties. This can include mitigation of negative downtown impediments

Goal: Increase Community Investment and Involvement

The annual objective is to obligate a portion of the state 1% CDBG technical assistance.

Objective Strategy: Promote effective partnerships

Activities under this strategy will include:

- Meet with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds
- Meet with funding partners and regulatory agencies to review merits of ICDBG applications

Objective Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Activities under this strategy include:

- Support of the Northwest Community Development Institute
- Grant administration certification workshops
- Grant application workshops
- Provide one-on-one and on-site technical assistance for project development

HOME Program

Goal: Preserve and Enhance Suitable Living Environment

Improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.

Strategy: Improve safety and livability of communities

Annual Objectives will include the following:

- Project sponsors will adhere to applicable federal regulations found at 24 CFR Part 50 and 58 and receive the appropriate regulatory level of environmental clearance before HOME funds are committed to the project
- Projects will meet applicable adopted state building code for multi-family rental projects and single-family units sold to low-income homebuyers, local property standards, codes, and ordinances at project completion. For acquisition only projects all units must meet local property standards and ordinances. If no local property standards exist, then all units must meet HUD Housing Quality Standards (HQS) at project completion.
- Projects will adhere to applicable federal requirements, such as EPA and HUD's Lead-Based Paint rules for any housing built prior to January 1, 1978, Environmental Review, Site and Neighborhood Standards(new construction projects), ADA, Section 504, Affirmatively- Furthering Fair Housing, Affirmative Marketing, Uniform Relocation Act, Voluntary Sale Disclosures, Section 3, Davis-Bacon.

Goal: Provide Decent Housing

Strategy: Sustain and increase homeownership through the following activities:

Downpayment/closing cost assistance- IHFA's HOME program provides gap financing in the form of direct homebuyer down payment/closing cost assistance as a 0%, deferred, due-on-sale loan to eligible homebuyers who are $\leq 80\%$ AMI and have qualified and accepted a first mortgage. HOME funds are limited to 3.5% of the purchase price not to exceed \$8000, based on need and income eligibility. The purchase price of the home is limited to 95% of area median sales price as established by HUD.

Homebuyer properties activity- A 0% loan to eligible non-profit housing development organizations to build or renovate/rehabilitate single-family properties to be sold to qualified homebuyers who are $\leq 80\%$ AMI. The non-profit project sponsors leverage HOME funds with other federal programs such as USDA-RD, SHOP, and CDBG and non-federal loans. At the time of the sale of the home (to the HOME qualified homebuyer), a portion of the sponsor's loan can be assumed by homebuyer if needed. For the 2012 Program Year, the assumable portion of the HOME loan is limited to \$40,000 or 35% of the Loan to Value, whichever is less. The purchase price of the home is limited to 95% of area median sales price as established by HUD.

Annual Objective-400 eligible qualified low-income households will receive down payment/closing cost assistance or an assumable HOME loan (from non-profit project sponsor) to help purchase a home.¹

Strategy: Sustain and increase affordable rental housing through the following activities:

- Low interest loans to eligible project sponsors for new construction, acquisition and renovation/or rehabilitation, or rehabilitation of affordable multi-family rental housing

Annual Objective- 100 HOME assisted units- Provide gap financing to multi-family rental project sponsors to ensure long-term affordability.²

Strategy: Support equal access to a continuum of housing services

- Handicap accessible/adaptable, as required by UFAS, in new construction and substantial rehabilitation rental housing projects.

¹ Annual Objectives taken from the 2010-2014 Five-Year Consolidated Plan's HOME Priority Housing Needs/Investments- table 2-A

² Annual Objectives taken from the 2010-2014 Five-Year Consolidated Plan's HOME Priority Housing Needs/Investments- table 2-A

- Project and program sponsors are required to have a Limited-English Proficiency Plan.
- Project sponsors are required to have an Affirmative Marketing plan that includes a description of how they will inform persons not likely to apply for housing without special outreach (based on census information for the market area).
- Project sponsors will provide a copy of the local unit of government's adopted Affirmatively- Furthering Fair Housing Resolution in the HOME application.

Annual Objective: Section 504- A minimum of 5% of all new construction rental units will be accessible to individuals with mobility impairment(s), and an additional 2 percent will be accessible to individuals with sensory impairment(s);

- HOME project sponsors are required to have a written LEP plan
- HOME project sponsors will have an Affirmative Marketing Plan throughout the affordability period of the project

Goal: Increased Community Investment and Involvement

Strategy: Promote effective partnerships

Annual Objectives:

- Encourage training opportunities to help affirmatively-further fair and affordable housing in Idaho
- Collaborate with affordable housing stakeholders, program sponsors, and community representatives that attend the Regional Housing Round Table, housing conferences, and other opportunities.
- Encourage development of projects that can demonstrate local community support and provide supportive services as needed.
- Project sponsors will follow the applicable Section 3 guidelines regarding outreach and employment/training opportunities to low-income individuals and businesses.

Emergency Shelter Grant

Goal: Increased access to quality facilities and services

- The ESG program measures its' goal of increased access to quality facilities and services by utilizing each sub grantee's Annual Progress Report (APR) to analyze the services provided by agencies as well as the number of individuals and households who are stabilized in transitional or permanent housing.
- Measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadline

Goal: Promote Effective Partnerships

The ESG program will aid in promoting effective partnerships by

- Continuing to require regional meetings and analyzing the documented services provided to the homeless in the communities as well as the coordination to provide services between agencies
- Match funding documentation will also continue to be required along with the APR
- **Strategy:** Improve safety and livability of communities, increase access to quality facilities and services, and improve affordability and sustainability of quality facilities and services.
- **Measurement:** Outcomes include documentation of repairs throughout the year, request for budget

- modifications and funding to meet the demand and the number of bed nights that are provided to the homeless compared to previous years through the yearly APR and HMIS system. The ESG grant is projected to serve 120 households with Homeless Prevention funding, and 270 households with Emergency Shelter.

Goal: Increased access to quality facilities and services

The ESG program measures its' goal of increased access to quality facilities and services by:

- Utilizing each sub grantees Annual Progress Report (APR) to analyze the services provided by agencies as well as the number of individuals and households who are stabilized in transitional or permanent housing
- Measure outcomes based on the annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines

Resources

CDBG

The Community Development Block Grant Program does not require match except for administration at the State level, but the Idaho Community Development Block Grant Program (ICDBG) does award points to projects based upon the level of match they provide to complete the project. The local, State, and federal match categories leverage the ICDBG funds by completing the funding package necessary to construct public infrastructure projects. The private match leverage is from businesses or developers rehabilitating, expanding, or building new facilities as a result of the ICDBG infrastructure improvements. In addition to the projected \$7.3 million the State expects to receive in CDBG funding, the following is a table of the projected resources from other Federal, non-Federal (state and local), and private sources to be made available to CDBG funded projects and the associated strategies they will address in accordance with the State's strategic plan.

Match source	Match description	Amount	Strategies addressed
Local	Cash, in-kind, loans (loan secured by bond passed by local residents)	\$36,587,505	<ul style="list-style-type: none"> • Improve safety and livability of communities. • Increase access to quality facilities and services. • Improve affordability and sustainability of quality facilities and services. • Create and retain jobs primarily for low-and moderate-income persons. • Revitalize downtowns.
State	Grants from state agencies (Dept of Environmental Quality, Idaho Transportation Dept., etc) and IDC staff time	\$2,344,510	<ul style="list-style-type: none"> • Improve safety and livability of communities. • Increase access to quality facilities and services. • Improve affordability and sustainability of quality facilities and services. • Create and retain jobs primarily for low-and-moderate-income persons. • Promote effective partnerships. • Support efforts to increase local capacity in planning, administration, and implementation. • Revitalize downtowns.
Federal	Grants from federal agencies (USDA-Rural Development, Economic Development Agency, Environmental Protection Agency, Army Corps of Engineers, etc.)	\$3,925,000	<ul style="list-style-type: none"> • Improve safety and livability of communities. • Increase access to quality facilities and services. • Improve affordability and sustainability of quality facilities and services. • Create and retain jobs primarily for low-and-moderate-income persons. • Promote effective partnerships. • Support efforts to increase local capacity in planning, administration, and implementation. • Revitalize downtowns.
Private	Business and developer investment	\$64,211,697	<ul style="list-style-type: none"> • Create and retain jobs primarily for low-and moderate-income persons. • Improve safety and livability of communities. • Revitalize downtowns.
TOTAL		\$107,068,712	

HOME

HOME is the largest federal block grant to state and local governments designed exclusively for the creation, preservation, and maintenance of affordable housing to low-income households. IHFA estimates it will receive \$3.4 million in new HOME funds and approximately \$2 million in program income during the 2012 Program Year. HOME program rules require that HOME funds to be leveraged “to the maximum extent feasible” with other Federal and/or private sources. Below are the projected leverage resources from federal, non-federal, and private sources during the 2012 Program Year.

Estimated HOME Leverage					
		Sources/Type			
Leverage Description	Amount	Local	Private	State	Federal
Local Government (CDBG, BCED)	\$20,000	X			
SHOP	\$30,000.00				X
HUD 811	\$1,428,500				X
USDA-RD	\$512,822				X
Deferred Developer Fee	\$32,515		X		
Donations			X		
Private Financing (multi-family BMIR)	\$3,533,960		X		
Private Financing (Single Family-BMIR)	0		X		
Permanent Financing	\$3,615,000		X		
Foundations, Grants					
Cash grant (Non-federal sources)	\$255,000		X		
IHFA - Private Financing					
Tax Increment Financing	\$765,000		X		
Foregone Fees (architecture, other), Tax Credit Equity, Taxes, Supportive Services)	\$13,478,836	X	X	X	
General Partner Contribution, reduced fees	\$206,976		X		
Real Property, property tax reduction	\$331,103	X			
Other	\$869,768.00				
Total	\$13,812,221.00				

2012 Estimated Match	
Mortgage Revenue Bonds, Home Start Grants	\$0
Below Market Interest Rate loans	\$732,450
Donations Labor, Construction Materials	\$385,445
Cash donation, Foundations/Grants, Private Donations, Local Govt., Private Financing, Non-For-Profit Financing, Foregone Fees, Taxes, Charges, Reduction of Fees	\$1,330,088
Sweat Equity	\$15,000
Total	\$2,462,983

IHFA incurs a .25 match liability for every HOME entitlement dollar drawn for project costs. Program Income does not incur a Match liability.

Match is defined as a permanent non-federal contribution to the project.

ESG

The Emergency Shelter Grants (ESG) program is a formula-funded program that uses the Community Development Block Grant (CDBG) formula as the basis for allocating funds to eligible jurisdictions, including States, territories, and qualified metropolitan cities and urban counties. During the 2012 Program Year, IHFA projects that it will receive approximately \$843,000 in ESG funding.

The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available to ESG funded projects and the associated strategies they will address in accordance with the State's Five-Year Strategic Plan. These projections would offer a total of \$1,426,847 in various financial resources to match the ESG 2012 grant. This amount is greater than the anticipated \$843,000.00 match requirement. By law, the first \$100,000 of ESG assistance provided to the State of Idaho does *not* require match, however any additional funding requires a one-to-one match.

Estimated 2012 Program Year Resources			
Match Source	Match Description	Amount	Strategy Addressed
Local	Local Government Local Businesses	\$165,000	<ul style="list-style-type: none"> · To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless, support projects that best assist persons in moving through the Continuum of Care toward independent living · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals · To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements
State	Idaho Council on Domestic Violence & Victim Assistance Idaho Dept. of Education LBOCC MCC	\$132,000	<ul style="list-style-type: none"> · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals · To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements
Federal	Community Development Block Grant Program Community Service Block Grant	\$376,000	<ul style="list-style-type: none"> · To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan · To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to

	Federal Emergency Management Agency EFSP		the homeless · To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services · To support projects which use funds to expand or make improvements to existing facilities for the homeless · To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals
Private	United Way Private Donations Runaway Youth Foundation Glanbia Foods Post Register Alltel Volunteer Hour	\$754,000	· To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless · To support projects that can best assist persons in moving through the Continuum of Care toward independent living · To support projects which will carry out Homelessness Prevention activities To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals
TOTAL		1,427,000	

Other resources, both Federal and non-Federal, that are expected to be available during the 2012 program year in order to meet a variety of housing and supportive service needs identified in the State of Idaho's Five-Year Strategic Plan include the following:

Housing Opportunities for Persons with AIDS (HOPWA) Program

HOPWA funding provides both housing and supportive services to persons diagnosed with HIV/AIDS. HUD makes available HOPWA funds nationally both on a formula and competitive basis. HOPWA distributes program funds using a statutory formula that relies on AIDS statistics. The State of Idaho does not receive a formula allocation of HOPWA funds because of its low HIV/AIDS population. Accordingly, IHFA competes nationally on behalf of the State of Idaho for a competitive HOPWA allocation. IHFA worked closely with the State of Idaho's STD/AIDS program and other advocates to coordinate efforts during the early stages of this grant.

In addition to federal HOPWA funds, there are currently three additional state sources funding for HIV/AIDS related services. The state funds are available through the Idaho Department of Health and Human Services and the Center for Disease Control, commonly referred to as the CDC. The state STD/AIDS Program includes Ryan White Titles A, B, and C. Because the total amount of funding available from different sources is not enough to adequately address the need, IHFA works closely with the other organizations to avoid duplicative of services.

During the 2012 program year, IHFA estimates it will expend approximately \$500,000.00 in HOPWA funding to provide housing and supportive services for an estimated 120 citizens of Idaho who are diagnosed with HIV/AIDS.

The Shelter Plus Care Program (S+C)

The Shelter Plus Care Program provides rental assistance and supportive services to homeless persons who also have been diagnosed with a mental illness, substance abuse issues, or dual diagnoses. The program started in 1996 with nine units in Idaho Falls, and added nine units in the Pocatello area and ten units in the Coeur d'Alene region in 1997. As of 2010, this number increased to 74. IHFA does not anticipate adding additional units in 2011.

Funding was secured in the 2000 Continuum of Care application to extend the program into areas around Twin Falls (Region IV), Lewiston (Region II), and Nampa/Caldwell (Region III). In addition, IHFA's Shelter Plus Care renewal project in Idaho Falls, Region VI, was funded. All projects have been funded on a renewal basis

as needed. Additionally, a new Statewide S+C program was applied for and awarded under the 2002 Continuum.

Within the 2010 Continuum of Care Homeless Assistance Application, IHFA has applied for four (4) Shelter Plus Care Renewal Applications. If successful, this application will bring \$530,892 of Shelter Plus Care funds to Idaho for 74 units of continued housing.

The Supportive Housing Program

The Supportive Housing Program is authorized by Title IV, Subtitle C, of the McKinney-Vento Homeless Assistance Act of 1987, as amended. It is designed to promote the development of supportive housing and supportive services to assist homeless persons in transition from homelessness and to enable them to live as independently as possible. Eligible applicants are States, units of local government, other governmental entities such as Public Housing Authorities, and private nonprofits. As part of the State of Idaho's Continuum of Care strategy, IHFA submits a competitive application annually to the U.S. Department of Housing and Urban Development.

During the 2012 program year, IHFA is estimated to distribute approximately \$2,299,000 of Supportive Housing Program funds for leasing, operational and service related activities for transitional housing. In addition, IHFA will contribute approximately \$500,000 of private funding to leverage the federal portion of each of those HUD-funded programs. Based on information currently available, IHFA anticipates serving approximately 400 people in HUD-funded transitional housing. Of that, approximately 100 units are projected to be single, unaccompanied individuals, and 100 will be adults in families and 200 will be children in families.

Accessibility Improvements Program

IHFA administers a program that allows low-income persons with disabilities to modify their homes for accessibility purposes. The Accessibility Improvements Program (AIP) is intended to help persons unable to afford the financing for accessibility modifications on their own. An applicant must first exhaust all other possibilities of funding sources for their modification, as AIP funds are considered a source of last resort. Low-income, disabled Idahoans submit the application to one of three designated Independent Living Centers in Idaho for a grant amount up to \$5,000. The grant funds can be used for modifications to a rental unit as well as home. Funding for this program is provided through settlement agreements reached between the U.S. Department of Housing and Urban Development and respondents to complaints regarding possible violation of the Fair Housing Act provisions with respect to standards for housing accessibility.

To date, the program has received \$734,494.89 and expended \$733,253.50 for individual households and fair housing workshops. IHFA is unable to predict how much money will become available during the 2012 program year. The program currently has a waiting list of 6 individuals who have requested approximately \$27,000.

Other IHFA Programs

The Housing Company, Inc.

The Housing Company, Inc. is a component unit of IHFA, legally separate, but financially accountable to the association. Their relationship with The Association is such that exclusion would cause The Association's financial statements to be misleading or incomplete. The Housing Company, Inc., is a separate non-profit organization and is an integral and material component of The Association's reporting entity.

Tax Exempt Mortgage Revenue Bonds Program

For over 35 years, IHFA has helped over 70,000 Idahoans achieve the goal of home ownership by providing affordable home mortgage loans to low and moderate-income families through its Single-family Mortgage Loan Program. The program operates with the full participation and cooperation of over 44 banks and mortgage

companies and 250 mortgage brokers. The lenders qualify eligible homebuyers, underwrite and close the loans, then sell them to IHFA. Mortgage Brokers process the loan and then submit it to IHFA for underwriting, closing, and funding.

Proceeds from the sale of tax-exempt mortgage revenue bonds are utilized to purchase/fund the mortgages. The tax exempt status of the bonds allows the Single Family Mortgage Loan Program to offer interest rates that range from 1/4 to 1/2 percentage point below market rates. Currently, IHFA operates a homeownership-lending center in Boise offering homebuyer education, reverse mortgage counseling, mortgage, and foreclosure counseling services for all of Idaho. IHFA's current loan portfolio consists of over 21,000 mortgage loans.

Finally Home! ® Program

Finally Home! ® is a comprehensive homebuyer education program that was designed by Idaho Housing and Finance Association and other organizations in Idaho. This program is sponsored in part by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home Buyer Education, Inc.'s homebuyer education classes throughout the State. The grant encompasses housing counseling through group counseling (classes), and one-on-one counseling in the areas of: pre-occupancy, mortgage default, post-purchase non-default, rental delinquency issues, and homeless prevention.

IPHBE, Inc. has textbooks in Spanish, a set of DVDs covering the homebuyer education course in Spanish, and a web-based, on-line course in Spanish. The DVDs are available by contacting one of the eight Regional Training Partners.

For the 2012 calendar year, IPHBE, Inc. estimates it will serve 1700 persons with homebuyer education, expending approximately \$49,500. In the area of one-on-one counseling, IHFA and IPHBE, Inc. are estimating approximately 2000 households will be served for over 4,000 hours in the areas of pre-occupancy, default, post-purchase non-default, rental delinquency and homeless prevention counseling.

During the 2012 calendar year, IHFA estimates it will expend approximately \$95,000 for services provided through Finally Home! ® Through this homebuyer education program with one-on-one counseling, IHFA anticipates it will expend \$160,000 to serve and provide approximately 4,000 hours in the areas of post-purchase, pre-occupancy, rental delinquency, post-purchase non-default and homeless prevention counseling.

Method of Distribution

Describe each program's method of distributing funds to local governments and non-profit agencies to carry out activities to meet the State's goals and strategies, the reasons for the allocation priorities, how the proposed distribution of funds will address propriety needs and specific objectives described in the consolidated plan, and any obstacles to addressing underserved needs.

Community Development Block Grant

IDC distributes CDBG funds on a competitive statewide basis where applications are ranked against each other for funding. The ICDBG Application Handbook that details the application review procedures is available online at www.commerce.idaho.gov. IDC does set-aside the CDBG funds as follows:

- Two percent (2%) plus \$100,000 of the total allocation is reserved for the department's administrative costs;
- One percent (1%) of the total is reserved for technical assistance;
- Five percent (5%) or \$300,000, whichever is less, of the total allocation is set aside for imminent threat grants with a maximum grant amount of \$100,000. Applications are received quarterly.
- Six percent (6%) or \$600,000, whichever is less, of the total allocation is set aside for senior citizen center and community center grants with a maximum grant amount of \$150,000; Applications are received annually.

- Fifty percent (50%) of the remaining allocation, plus 50% of the program income, recaptured funds, and carryover funds from previous program year is reserved for public facility grants. Maximum grant amount available is \$500,000. Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of program income, recaptured funds, and carryover funds from the previous year is reserved for economic development grant for both job creation and downtown revitalization projects. Maximum grant amount available is \$500,000. Job creation applications are received quarterly and downtown revitalization applications are received annually.

Idaho State CDBG program rules allow for flexibility between these funding set-asides based upon public need in the various categories(i.e. if the State receives fewer requests for public facilities, and a larger than normal number of senior center funding requests, we may choose to increase the senior center funding above the projected set-aside).

Idaho State's goals and strategies have been identified through a combination of stakeholder and public input, past application submittals and other knowledge of social, environmental, and economic trends as identified in the Consolidated Plan. Based on these factors, the ICDBG non- housing community development goals and strategies are as follows:

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve safety and livability of communities

Activities under this strategy will include a variety of projects such as: Bringing public facilities systems (infrastructure, community facilities, public utilities) into compliance with environmental laws, federal standards, Idaho Standards for Public Works Construction or best management practices.

Strategy: Increase access to quality facilities and services

Activities under this strategy will include a variety of projects such as installing new public facility (infrastructure, community facilities, and public utilities) system or extending a system to a new service area. This includes infrastructure to support affordable housing.

Strategy: Improve affordability and sustainability of quality facilities and services

Activities under this strategy will include rehabilitation, replacement, or remodeling of a public facility (infrastructure, community facilities, public utilities, and housing) system.

Goal: Expand Economic Opportunities

Strategy: Create and retain jobs primarily for low- and moderate-income persons:

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (public infrastructure, community facilities, and public utilities.) to assist in the public cost to facilitate expansion of an existing business or location of a new business.

Strategy: Revitalize downtowns

Activities under this strategy will include the prevention/elimination of slum and blight conditions in downtowns through improvements to public facilities (public infrastructure, community facilities, public utilities) acquisition of property, façade improvements, demolition of dilapidated properties. This can include mitigation of negative downtown impediments and bring infrastructure into Idaho Standards for Public Works Construction.

Goal: Increase Community Investment and Involvement

Strategy: Promote effective partnerships

Activities under this strategy will include meeting with state and federal agencies that provide funding for community projects to help understand potential projects and facilitate the efficient use of ICDBG funds. Meet with funding partners and regulatory agencies to review merits of ICDBG applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation. Activities under this strategy will include continuing support of the Northwest Community Development Institute, holding grant administration certification workshops, holding grant application workshops and providing one-on-one and on-site technical assistance for project development.

Method of Distribution	Strategy Addressed
2% plus \$100,000 for IDC's administration	
1% reserve for Technical Assistance	-Promote effective partnerships. -Support efforts to increase local capacity in planning, administration, and implementation.
5% or \$300,000 set-aside for imminent threat grants	-Improve safety and livability of communities
6% or \$600,000 set-aside for senior citizen and community center grants	-Increase access to quality facilities and services. -Improve affordability and sustainability of quality facilities and services
50% set-aside for public facilities and housing grants	-Improve safety and livability of communities -Increase access to quality facilities and services -Improve affordability and sustainability
50% set-aside for economic development grants	-Create and retain jobs primarily for low-and-moderate-income persons -Revitalize downtowns

Although these grants have a specified set-aside, Idaho State CDBG rules allow IDC the flexibility to adjust these amounts according to State needs. IDC does not establish specific numerical goals as community needs vary from program year to program year. (Note: The complete rules for the program and application materials can be obtained from our website at www.commerce.idaho.gov or by calling 208-334-2470.)

Home Investment Partnership Program

IHFA is the Participating Jurisdiction for the State of Idaho's HOME Investment Partnership Program. Idaho's HOME program is administered according to the HOME Investment Partnership Program Final Rule, HUD regulations, and IHFA's HOME Administrative Plan. IHFA awards HOME funds through a competitive application scoring process for non-entitlement areas of Idaho. Because HOME funds are awarded through a competitive application process, IHFA does not necessarily allocate funds based on geographic region. Additional points are awarded for to community based non-profit housing development organizations, projects located in rural communities, and projects that target priority needs such as senior, elderly, mentally/physically disabled, green building design, site suitability, and experience of the developer.

Current Eligible HOME activities:

- 1) Multi-Family Rental Housing
 - New Construction
 - Acquisition Only
 - Rehabilitation Only
 - Acquisition and Rehabilitation
- 2) Single-Family
 - Down-payment/closing cost assistance
 - Homebuyer Properties Activity (Owned/ Developed/Sponsored by qualified non-profits and IHFA-CHDOs)

HOME applications must meet a minimum threshold score to be submitted to IHFA's Resource Committee for final review and approval. Application scoring includes categories such as project financial feasibility,

characteristics, population(s) served, amenities, organizational capacity, current project's compliance with HOME regulatory agreement, etc.

Each year, IHFA HOME Administrative Plan undergoes a review, and is then updated as needed. Substantial amendments to the plan follow the Public Participation process and may be subject to final approval by the IHFA Board of Commissioners.

Anticipated Distribution of HOME Funds during 2012 Program Year		
Activity	Estimated % of HOME Project awards	Strategy addressed
Acquisition and/or Rehabilitation of Multi-family/ Single-family Rental Housing	40%	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Support equal access to a continuum of housing services. • Improve safety and livability of communities. • Promote effective partnerships. • Support efforts to increase local capacity
Down payment/Closing Cost Assistance to qualified homebuyers with household income \leq 80 AMI	14%	<ul style="list-style-type: none"> • Sustain and increase affordable homeownership.
Special Needs/Transitional Housing	Included in New construction, acquisition and/or rehabilitation of Affordable Rental Housing (15 units)	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Support equal access to a continuum of housing services.
Set-aside for eligible HOME activities owned, developed sponsored by IHFA CHDOs	31%	<ul style="list-style-type: none"> • Sustain and increase affordable rental housing. • Sustain and increase affordable homeownership.
CHDO Operating Assistance	5%	<ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity
Administration	10%	<ul style="list-style-type: none"> • Promote effective partnerships • Support efforts to increase local capacity • Project Coordination • Project management • Technical Assistance

Emergency Shelter Grant

ESG funds are awarded on a competitive basis to eligible applicants. IHFA estimates it will receive \$843,000.00 in Emergency Shelter Grant funds for the 2012 Program Year. IHFA is working to incorporate the necessary changes outlined in the newly-released Interim Emergency Solutions Grant Regulations, and the recently published definition of homelessness.

IHFA intends to incorporate the following eligible activities under the ESG program:

- Rehabilitation/renovation/conversion of emergency shelters
- Street Outreach
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will determine the necessary amounts and set-asides under the new ESG program and allow funding accordingly.

Homelessness prevention funds will be accessible to qualified service providers, but will be distributed statewide by award to qualified applicants that have demonstrated the capacity to serve their region of Idaho with these funds. The application deadline is normally early February.

ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2012 Program Year will be measured using the following goals and strategies with the outcomes reported in the 2011 Consolidated Annual Progress and Evaluation Report (CAPER).

ESG funds are distributed on a competitive basis to eligible applicants. IHFA will receive approximately \$843,000.00 in Emergency Shelter Grant funds for the 2012 Program Year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Street outreach
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homeless prevention
- IHFA will set aside a percentage available ESG funds for homeless prevention activities

Homeless Prevention funds will be allocated regionally to the organization chosen by each region as the most capable. Applications will be due the beginning of February. ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2012 Program Year, will be measured using the following goals and strategies. Outcomes will be reported in the 2011 Consolidated Annual Progress and Evaluation Report (CAPER).

Goal: Increased access to decent affordable housing

Strategy: Activities under this strategy will include support for an equal access to a continuum of housing services. IHFA encourages all projects to work with other agencies in their region, to assist people through the Continuum of Care. Projects work together to make sure that homeless persons are receiving the assistance they need to transition towards independent living. Each region of the state has a complete continuum where individuals can receive a variety of services. There is also at least one agency in every region that provides Homelessness Prevention. The regions work together to determine who will provide Homeless Prevention in their area. IHFA works with the regions to make sure each region is working together, ensuring funds are spent appropriately.

Goal: Preserve and enhance suitable living environments

Strategy: Activities under this strategy will include improving safety and livability of communities, increasing access to quality facilities and services, and improving affordability and sustainability of quality facilities and services. IHFA works with each project to ensure that their facilities are suitable and meet HQS standards. Improvements of facilities are constantly implemented with the help of IHFA and/or other funding sources. Expansion of facilities is encouraged to help meet the demand and needs of the homeless population. IHFA works with all projects to ensure they are receiving the support needed to improve or expand and support the facility.

Goal: Increased Community Investment and Involvement

Strategy: Activities under this strategy will include promoting effective partnerships, supporting efforts to increase local capacity in planning, administration, and implementation. Participation in Regional Homeless Coordination Committee meetings is a requirement of the Statewide Continuum of Care. IHFA works with agencies around the State to coordinate and promote the regional meetings. Attendance at the meetings will be a factor in the rating of their Continuum application. IHFA is the lead agency of the statewide Idaho Homeless

Coordination Committee. IHFA encourages representatives from each region to participate on and contribute to this council. Also, IHFA encourages agencies to leverage their funding by tapping into other federal, local, private, and public sources. IHFA works with agencies to best use available funds from all funding sources. All agencies receiving funding from IHFA are required to match grant funding with other sources of money, encouraging projects to use these outside funding sources to support their programs.

Housing Opportunities for Persons with AIDS (HOPWA)

IHFA receives funding for HOPWA through HUD's competitive application process. The competitive application requires an Annual Progress Report (APR) be submitted to the local HUD-CPD field office and the Office of HIV/AIDS Housing for review. When IHFA is awarded, it allocates HOPWA service funding to eligible service providers throughout the state. Vouchers are allocated on a first come, first served basis to eligible clients. IHFA enters into contracts annually with several qualified sponsors to deliver the supportive services and distribute short-term rental, utility, or mortgage assistance funding. Each of the contracted service providers specializes in either providing housing-related services or supportive services. These service providers play a key role in their respective regions (see-attached map) with regard to providing services to persons with HIV/AIDS. In many cases, they are the only HIV/AIDS service providers in the region. Additionally, the currently contracted service providers are the only agencies recognized by the Idaho Department of Health and Welfare STD/AIDS Program, as qualified service providers based on past performance.

Although there is no contract or agreement between IHFA and the Idaho Department of Health and Welfare, project sponsors use HOPWA funds in conjunction with Ryan White Title A, Title B, and Title C, state funding for HIV/AIDS prevention counseling and medical treatment to ensure adequate mainstream resources are supporting efforts for persons with HIV/AIDS and their families.

Section 8 Voucher Program

IHFA is under contract with HUD to administer the federal rental assistance programs in Idaho that help low-income families, and elderly or disabled individuals to obtain decent, affordable rental housing.

To be eligible for rental assistance, tenants must qualify under HUD income limits and other eligibility criteria. Tenant incomes allowances and family compositions are all verified and recertified annually by IHFA staff. Tenants under these programs pay 30 percent of their adjusted gross monthly income for rent and utilities. Or, if they can afford it, a family may choose a unit where their portion of rent and utilities may not exceed 40 percent of their monthly-adjusted income. As a tenant's income changes, the rent share changes proportionately.

The demand for rental assistance far exceeds the funds available. Applicants are usually placed on waiting lists, and must wait from two to 24 months, depending on their current housing status and the area of the State. Persons requiring rental assistance can apply at the IHFA Branch Office that serves their region. Offices are located in Coeur d'Alene, Lewiston, Twin Falls, and Idaho Falls.

Family Self-Sufficiency Program

Families who participate in the Federal Section 8 Housing Choice Voucher program are eligible to be part of IHFA's Family Self-Sufficiency (FSS) Program. FSS is a voluntary program that helps families become economically independent. Through the program, households learn to set goals that always include employment and often include home ownership.

FSS Program participants agree, via a five-year contract, to establish and attain specific goals. The program's goals include assisting families to become free of all forms of State and federal welfare through employment. FSS Specialists in each branch office meet with household members to establish goals that might include: employment, job training, education, job search, money management, credit repair, and home ownership. Working as a team, the family, local service providers and the FSS Specialists help families identify and

eliminate obstacles to self-sufficiency.

Participants may receive an interest-bearing escrow (savings) account that accrues as their household's portion of the rent increases because of an increase in earned-income. The tax-free account is given to the family when they complete their FSS Contract of Participation and are free of welfare for 12 consecutive months.

Homeless Management Information System (HMIS)

IHFA collected demographic information on individuals and families experiencing homelessness seeking housing and social services prior to 1997. Collection methods have evolved from a paper system, to a PC based system and currently to a vendor supported product. ServicePoint, Copyright © 2008 Bowman Systems, L.L.C, is a web-based application designed for human services providers, coalitions, and communities, manages real-time client and resource data. IHFA purchased the software in 2001 with the intention that it serve as the Homeless Management Information System (HMIS) for IHFA on behalf of the State of Idaho. Implementation and data entry was initiated in 2002.

As the vendor made improvements to the system, IHFA has maintained efforts to keep current with system upgrades. One of the improvements has been the ability to create custom assessment and reports. Customizing the system has allowed IHFA to develop personalized data fields for service providers. In some instances, the data collection system has become more versatile to the service providers as use of data collection complements other efforts to document outcomes. In addition to providing technical assistance in collecting data specific to HUD grants, IHFA has assisted service providers in coordinating the collection of information for other grants and reporting needs.

IHFA uses ServicePoint for recording the data from the annual Point-in-Time (PIT) Count, the Annual Progress Report (APR) for SHP grant recipients, the CoC Application for funding, and the Annual Homeless Assessment Report (AHAR). Additionally, IHFA uses the product to collect Program Year information needed for a variety of reports and outcome measurements. Financial support for the administration of ServicePoint is projected in part, to be provided by an annual HUD Supportive Housing Program grant in the amount of \$69,050.

Housing Information and Resource Center/Idaho's Housing Hotline

During the 2012 program year, IHFA will continue to support and staff its bilingual Housing Hotline, which currently averages 250 calls per month. We estimate a slight increase in call volume in proportion to planned promotional efforts in the coming year. The Idaho Housing Hotline is part of the Housing Information and Resource Center (HIRC), a free, non-governmental service for housing consumers, providers, and advocates. Since 1998, this service has helped locate appropriate services and resources for homeless support services, rental assistance, first-time buyer options, low-cost apartments, multifamily development financing, and other housing-related resources. HIRC staff also participates in statewide planning efforts for the Idaho Community Review Team, and provides significant support for the Idaho Fair Housing Forum and its many education and outreach efforts, including the Idaho Fair Housing Calendar, and www.fairhousingform.org a web-based clearinghouse for all stakeholders impacted by the Fair Housing Act.

Idaho Housing Hotline callers are self-selecting and do not represent a statistical or random sample of the state's population. However, hotline call topics mirror trends identified by case managers and housing stakeholders participating in IHFA's regional housing roundtable meetings and other forums. Based on call volume, the most commonly requested resources involved rental assistance, homelessness prevention, and sliding-scale/subsidized rental alternatives. The large majority of callers fall into the categories of very low to low-income; they typically represent the elderly and/or disabled, and households struggling with underemployment/unemployment, and/or divorce or abandonment.

Along with the 211 Care Line, which is administered by the Department of Health and Welfare, the IHFA hotline refers tenant calls involving fair housing and/or potential discrimination to local providers, including Intermountain Fair Housing Council, Idaho Commission on Human Right, Idaho Legal Aid Services, and/or the toll-free HUD/FHEO Fair Housing line. IHFA is applying for a FHIP/EOI grant that would play a large role in promoting fair housing awareness and the availability of existing referral options.

The 2012 year looks like it will follow the unfortunate continuation of previous year's trends and saw a dramatic increase in the number of homeless persons or persons at risk of homelessness seeking emergency assistance throughout the state. The concentration of homeless appears to be greatest in SW Idaho within Ada and Canyon Counties, the main destination for refugee resettlement in Idaho; the limited resources available for resettlement, coupled with the bleak employment prospects in the region have led to many refugees joining the ranks of homeless or at-risk of homelessness. Most homeless persons report having spent several weeks or months in a series of temporary stays with friends or family following a layoff or other major financial hardship.

Housingidaho.com

IHFA will continue to support and expand our online rental housing listing and locator service at www.housingidaho.com. This bilingual, ADA-compliant site also includes a fully-staffed bilingual call center to assist tenants, providers and case managers unable or unwilling to use the online resource. The site features a robust search feature, reporting tools and a Special Needs/Saved Search feature for case managers working with hard-to-house clients or cases requiring confidentiality. IHFA's HIRC staff conducted one-on-one and group training on request to case managers, refugee resettlement agencies, the Idaho Department of Labor and local shelter populations. The purpose of these presentations was to expand housing choice for all tenants, and ensure that case managers were aware of the tools available to them to assist clients.

Virtually all sliding scale and/or subsidized rental units (affordable to households at or below 30% of AMI) in Idaho's most populous communities continue to maintain waiting lists. This indicator is consistent with the message from housing providers and case managers across the state. Those vacancies that still exist have rents that are unattainable for the majority of constituents calling the hotline, or for household incomes relying on minimum wage employment or a fixed income such as Social Security or Disability benefits.

Providers offering emergency assistance report insufficient resources to keep up with growing demand as Idaho's allocation of HPRP funds have largely been expended. A general assessment of need (from the sources noted above) indicates continued high demand for the following resources:

- Emergency rental assistance (from one to three months) to prevent homelessness
- Resources to assist renters with move-in costs and initial rent (those who have lost their housing)
- Help for renters with poor credit due to loss of income/current economic downturn (providers are reluctant to offer any flexibility in this area for fear of fair housing complaints)
- Additional rental housing units affordable to households at or below 30% of AMI
- Additional shelter and transitional housing options that meet the needs of various populations in transition or uprooted from their historic situation
- Clear guidance from HUD/FHEO in coordination with the US State Department and the office of the UN High Commissioner on Refugees to create coherent and practical guidelines for local entities working to house refugees.
- 'One-stop' service centers in each region or major population center. These could be similar to the center recently established in Coeur d'Alene by the Saint Vincent de Paul, where clients can access social and human service providers, and can apply for housing, employment, education, health care, utility, and other resources in one setting.

Outcome Measures 91.320(e)

Describe the State's outcome measures for activities included in this action plan. Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under the State's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of the State's goals and strategies and the outcome measures the State will use to assess the effectiveness of funded activities.

CDBG Program

- ***Goal: Preserve and Enhance Suitable Living Environments***

Strategy: Improve safety and livability of communities

Measurement: Annually the amount of ICDBG funds awarded; the number of systems brought up to compliance with laws, Idaho public work standards, or best practices; and the number of people benefiting from this strategy including the percentage of low and moderate income person.

Strategy: Increase access to quality facilities and services

Measurement: Annually the amount of ICDBG funds awarded; the number of new systems developed or new service areas expanded; and the number of people benefiting from this strategy including the percentage of low and moderate-income persons.

Strategy: Improve affordability and sustainability of quality facilities and services

Measurement: Annually the amount of ICDBG funds awarded; the number of public facilities rehabilitated, replaced or remodeled; and the number of people benefiting from this strategy including the percentage of low and moderate-income persons.

- ***Goal: Expand Economic Opportunities***

Strategy: Create or retain jobs primarily for low- and- moderate-income persons.

Measurement: Annually the amount of ICDBG funds awarded; the number of jobs (full-time equivalent) created or retained and the number of jobs (full-time equivalent) created or retained for low to moderate income persons.

Strategy: Revitalize downtowns

Measurement: Annually the number of substandard infrastructure systems or facilities that were brought into compliance with building and zoning codes, Idaho public works standards, or impediment eliminated; and the number of people benefiting from this strategy.

- ***Goal: Increase Community Investment and Involvement***

Strategy: Promote effective partnerships

Measurement: Annually number of meetings held with funding partners regarding ICDBG applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Measurement: Annually number of annual trainings held, number of attendees, and number of cities and counties receiving technical assistance.

The proposed distribution of funds will address the strategies described in the Consolidated Plan as illustrated in the table contained in the previous section (Activities 91.320 d).

HOME Program

- ***Goal: Increase Access to Decent Affordable Housing***

Strategy: Sustain and increase affordable homeownership

Measurement: Output indicators may include the number of low-to-moderate income households transitioning to first-time homeownership in a given time period.

Strategy: Sustain and increase affordable rental housing

Measurement: Measurable output to include the number of housing units created, improved, and occupied by low-income households.

Strategy: Support equal access to a continuum of housing services

Measurement: Output indicators may include number of rental and homebuyer units that are handicap accessible or special-needs.

- ***Goal: Preserve and Enhance Suitable Living Environments***

Strategy: Improve safety and livability of communities

Measurement: Outcomes include the annual number of affordable housing units brought up to local and/or state property standards and in the case of acquisition properties, HUD's Housing Quality Standards; the number of infill housing units developed or improved; the number of people benefiting from those improvements, including the percentage of low- and moderate-income persons served; the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

- ***Goal: Increased Community Investment and Involvement***

Strategy: Promote effective partnerships

Measurement: May include well-documented community and potential low-income resident participation in project planning, approval, implementation, and oversight; growth and development of appropriate types of affordable housing needed in the community and demonstrated use of diverse financial and local in-kind resources to ensure long-term project viability.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation measurement. May include the trainings held by a variety of sponsors who may be local, regional, and national, around the state.

Measurement: IHFA will further efforts to utilize an outcomes measurement system in order to address and evaluate the State's goals and strategies, includes HUD's Integrated Disbursement and Information System (IDIS).

Emergency Shelter Grant Program

- ***Goal: Increased access to decent affordable housing***

Strategy: Support equal access to a continuum of housing services

Measurement: Outcomes are based on each agency's Annual Progress Report (APR). APRs provide information to assist in comparing the services that are provided by agencies to the identified needs for each region of the State, documentation of the people served and the services provided and comparison of the initial goals established by each agency with their actual outcomes, the number of individuals who are stabilized and in transitional or permanent housing, as well as the review of the homelessness prevention activities. Outcomes will also be measured by the number of households assisted as shown on the draws, the yearly APR and the HMIS system. In addition, goals will be evaluated using an annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines. Results are used to determine if monitoring is needed and on-going assistance by IHFA employees is necessary on all listed issues.

- ***Goal: Preserve and enhance suitable living environments***

Strategy: Improve safety and livability of communities, increase access to quality facilities and services, and improve affordability and sustainability of quality facilities and services.

Measurement: Outcomes include documentation of repairs throughout the year, requests for budget modifications and funding to meet the demand and the number of bed nights that are provided to the homeless compared to previous years through the yearly APR and HMIS system. The ESG grant is projected to serve 200 households with Homeless Prevention funding, and 255 households with Emergency Shelter.

- ***Goal: Increased Community Investment and Involvement***

Strategy: Promote effective partnerships, support efforts to increase local capacity in planning, administration, and implementation.

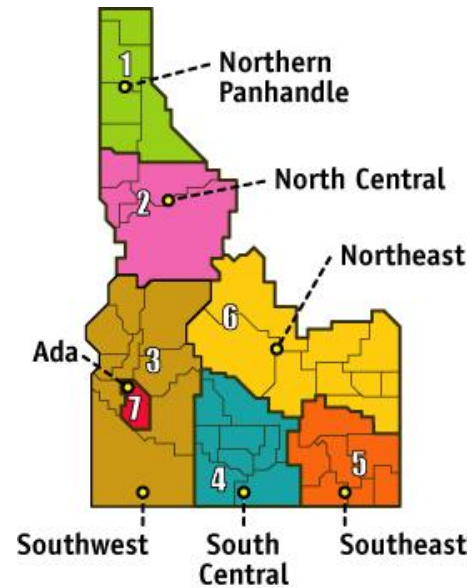
Measurement: Outcomes include tracking the number of regional meetings that agencies attend on a yearly basis, documented services provided to the homeless in their communities and an increase in coordination to provide services between agencies. Other outcomes are documentation of match funding that is recorded on the Annual Progress Report (APR) and entered into IHFA's database; and the comparison of actual and estimated amounts of received funds. Outcomes also include the services that projects list on their application, compared to what is listed on their APR and reported in the HMIS system; and a comprehensive list of the services that are provided in each region.

Geographic Distribution 91.320 (f)

Describe the geographic areas of the State, including areas of minority concentration, where it will award funding during the 2010 program year.

The State of Idaho is the Participating Jurisdiction (PJ) for the State, excluding the following cities

- Boise (CDBG and HOME)³
- Pocatello (CDBG only)
- Nampa (CDBG only)
- Meridian (CDBG only)
- Coeur d'Alene (CDBG only)
- Lewiston (CDBG only)
- Idaho Falls (CDBG only)



Neither IHFA nor IDC award funds based on geography. Both agencies follow a competitive application process and allocate funds based on demonstrated need, sustainability of project if funded, and the overall strength of individual application.

Community Development Block Grant Program

CDBG funds are allocated on a competitive basis: annually for public infrastructure and facilities, community facilities, housing infrastructure, downtown revitalization, and senior and community center projects; quarterly for economic development - job creation projects; and throughout the year for imminent threat projects. The most competitive projects are funded without using any artificial targeting of areas or beneficiaries. Funding per region varies year to year depending on the greatest needs and project sustainability Statewide. Idaho generally spends on an annual average over 70% of the CDBG funds on activities that benefit low-to-moderate income persons.

Obstacles to Address underserved needs

1. Reduced CDBG allocation for the state program which serves predominately rural areas.

The CDBG program helps fund affordable essential services such as water, sewer, fire protection, housing, health and social facilities that benefit many low-to-moderate income (LMI) residents and even creates jobs for some LMI individuals. The cost to construct and rehabilitate these facilities is not decreasing; however, the CDBG allocation is, making it more difficult to meet the underserved needs. Coupled with increasing Davis-Bacon Wage Rates the buying power of CDBG is continually being reduced.

³ City of Boise does not offer a HOME down payment/closing cost assistance program, accordingly, IHFA offers its HOME DPCC program within Boise city limits

2. Administrative burden of implementing the CDBG requirements and regulations requires cities and counties to invest significant sums of time and financial resources. The time and financial resources to administer and implement HUD environmental reviews, federal labor standards, Section 504 evaluations, Section 3, and fair housing assessments siphon limited resources from actual delivery or other program areas. This limits efficiencies to serve underserved needs.

HOME Investment Partnership Program

The HOME program accepts project applications twice each year following a published NOFA (Notice of Funding Availability). Applications must meet a minimum threshold before advancing to the competitive scoring. Applications are then scored, summarized, and submitted to IHFA's Resource Committee for final review and approval or denial. Because HOME funds are awarded to projects based on a NOFA and a competitive application process, there may be disproportionate distribution of funds by geographic region.

Impact on Affordable Housing by Region (Inception to 12/2010)		
Region	HOME Units	Total Funds Allocated
I	480	\$13,558,151
II	144	\$4,612,163
III ⁴	2683	\$34,354,344
IV	551	\$10,212,500
V	713	\$15,981,083
VI	727	\$10,979,671

Emergency Shelter Grant Program

ESG funds are awarded to eligible applicants based on a competitive application process. Funds are not awarded by geographic region. Eligible applicants are a unit of general local government or a private nonprofit organization.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Homeless Management Information System
- Street outreach
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homeless prevention
- IHFA will set aside a percentage available ESG funds for homeless prevention activities

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will determine the necessary amounts and set-asides under the new ESG program and allow funding accordingly. Homelessness Prevention funds will be awarded on a statewide basis, to qualified applicants who have demonstrated capacity to serve. The application deadline is normally early February.

Affordable Housing Goals 91.320 (g)

The State must specify one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the state, and one-year goals for the number of households to

⁴ The City of Boise does not offer a HOME down payment/closing cost assistance program, IHFA allows its HOME DPCC program within Boise city limits

be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the state.

The one year goals listed below include the production of new units (new construction), the acquisition and/or rehabilitation of existing units. This includes both multi-family rental and homebuyer activities.

- 100 Units- HOME-Assisted multi-family rental-housing
- 45 units- HOPWA rental assistance (number not included in rental production total)
- 200 units- HOME Single-family down payment/closing cost assistance
- 100 units- HOME Homebuyer Properties Activity- New construction/ acquisition/rehabilitation

Idaho's HOME program does not provide Tenant-Based Rental Assistance.

ESG Program

Program funds will support transitional housing and emergency shelter programs throughout the state to help individuals and families move successfully through the Continuum of Care into permanent housing. ESG funds are used in conjunction with IHFA private funds to help individuals and families remain housed through homeless prevention initiatives throughout the state. By making these services and funds available to a wide range of special needs populations in all areas of the state, IHFA will continue to provide equal access to the beginning steps of the continuum of housing services.

- 20 agencies will receive ESG funding
- 6 agencies will receive Homeless Prevention funding

HOPWA Program

- Rental Assistance for 60 persons/families diagnosed with HIV/AIDS

Homeless and Other Special Needs Activities

Describe activities the State plans to undertake during the 2012 program year to address emergency shelter and transitional housing needs of the homeless, to prevent low-income persons and families from becoming homeless, to help homeless persons make the transition into permanent housing and independent living, specific action steps to end chronic homelessness and address the special needs of persons who are not homeless that were identified in the strategic plan as needing housing or housing with supportive services.

The State of Idaho has appointed IHFA as the administrator of the state's homeless programs in 43 of the State's 44 counties. IHFA is also appointed by the Governor of Idaho to develop the statewide plan to end chronic homelessness. In this role, IHFA regularly meets with service providers throughout the State and develops programs and services consistent with the needs of the homeless people in Idaho, especially in the more rural regions of the State. During 2005, the 10-year plan to end homelessness was completed. During the 2012 Program Year, the goal set by the Idaho Homelessness Coordinating Committee (IHCC) will be to work collaboratively with federal Homelessness Prevention and Rapid Re-Housing program providers to more adequately cover the needs of the homeless or about to become homeless populations.

IHFA developed and improves yearly the State Continuum of Care strategy, which is designed to move people from a State of homelessness into permanent and suitable housing. With the exception of a few projects in Ada County (not in IHFA's jurisdiction), IHFA provides general oversight to all homeless projects in Idaho.

IHFA's current chronic homeless strategy is to eliminate and prevent homelessness in Idaho through awareness, collaboration, and access to housing and services and create housing specifically for chronically homeless people. The plan, "Improving Access to Mainstream Resources for the Chronically Homeless", was developed during the calendar year 2003 was finalized and presented to the Idaho Homelessness Coordinating Committee (which grew out of the Idaho Homelessness Policy Council) in February of 2004.

IHFA will not only build upon and advance past efforts by meeting with each Regional coalition/council and

providing them with specific training and assistance in understanding the plan, but will also help regions plan for additional or increased chronic homelessness services and actively solicit new service providers to offer supportive housing program activities to chronically homeless persons. This strategy will capitalize on the current strength of the state and our CoC jurisdiction by communicating the strategy opportunities of our current efforts through the many different scheduled meetings throughout the year.

Emergency Shelter and Transitional Housing

IHFA administers the Emergency Shelter Grant (ESG) funds for the State of Idaho. As the lead agency, IHFA has the opportunity to work closely with most of the shelters in the state in some capacity. Idaho has approximately 30 emergency shelters, 22 of those receive some type of federal assistance through IHFA. During the 2012 program year, IHFA will distribute approximately \$540,000 for shelter operations and services and \$303,000 for homelessness prevention. IHFA will contribute an additional \$100,000 in private funds for additional homelessness prevention activities. Based on information currently available, IHFA estimates the funds can serve approximately 3,300 people. Of this number, projections indicate 1,400 will be single, unaccompanied individuals and 1,900 families. IHFA also anticipates serving 600 households through Emergency Shelter Grant homeless prevention funds and 900 households through IHFA private funding for homeless prevention.

Because of limited ESG funds and statutory requirements, IHFA is only allowed to fund shelters currently operating and serving homeless persons. At this time, there are no anticipated revisions to the regulations that will allow IHFA to build or purchase any new emergency shelters. All ESG funds (less the amount allocated for homelessness prevention) are allocated to existing emergency shelters in good standing with IHFA and HUD. It is estimated the current unmet need for emergency shelter is 55 units.

Although funding is limited, IHFA is still able to assist emergency shelters in Idaho by providing technical assistance, general grant oversight, and inspecting the units for generally accepted habitability standards.

Transitional Housing and Permanent Housing Needs

IHFA administers all federal homeless programs in Idaho except those located in Ada County. Idaho has 27 transitional and permanent housing projects that receive some type of federal assistance through IHFA. During the 2012 program year, IHFA estimates it will distribute approximately \$2.3 million in Supportive Housing Program funds for leasing, operational, and service-related activities for both transitional and permanent housing. IHFA will contribute approximately \$500,000 in private funds as match to the federal portion of the HUD-funded programs. Based on information currently available, IHFA estimates it will serve approximately 375 people in the HUD-funded transitional housing: 75 will be single, unaccompanied individuals; 300 will be families.

Although annual increases in funding are limited, IHFA is able to fund permanent housing projects in various regions of the State. In the last six years, IHFA has added eight new permanent housing projects in Idaho. It is estimated that the unmet need for transitional housing is 64 units. IHFA will continue, through its efforts to create a statewide homeless strategy, to plan for additional transitional and permanent housing and is actively seeking new applications for affordable and supportive housing projects.

Homelessness Prevention

IHFA anticipates it will allocate approximately \$403,000 throughout Idaho for homelessness prevention activities. Of that amount, the Emergency Shelter Grant Program will support approximately \$303,000 and an additional \$100,000 will be contributed from IHFA private funding. In addition to the funding allocated through IHFA, both IHFA and contracted service providers will provide over 2,800 people with homebuyer education, post purchase default counseling, rental delinquency counseling, homeless prevention counseling and reverse mortgages (HECM) counseling during the next program year with the primary goal of helping persons live independently in their own housing.

Finally, IHFA has received additional Homelessness Prevention funding through the American Recovery and Reinvestment Act that will provide \$4,438,807 for homelessness prevention and rapid re-housing programs statewide.

Transitional to Permanent Housing

IHFA has a fully developed Continuum of Care process that places emphasis on transitioning homeless persons to permanent housing. Approximately 100 people are projected to leave transitional housing for a more permanent living arrangement and about 80 persons with mental disabilities will receive permanent rental assistance during the next program year.

Non-Homeless Needs

During the 2012 program year, IHFA will once again serve as the grantee for the Continuum of Care (CoC) grant funding and will fund eleven permanent housing projects for homeless individuals and families with persistent disabilities that make it impossible for them to perform one or more daily life function. This will also encompass eighty-one chronically homeless persons. Through the same funding source, fourteen transitional housing programs for homeless families and individuals will be funded. These units will provide up to twenty-four months of housing while residents are in job training programs or schooling that will enable them to obtain and maintain stable housing once exiting the program. These programs all follow the “Housing First” model of shorter shelter stays on the front end of homelessness and more emphasis on housing and preventing homelessness.

During the 2012 program year, IHFA will continue to administer the Homelessness Prevention and Rapid Re-Housing program that has had a very favorable impact on homelessness in Idaho over the past two years. Over 3,300 persons have been helped either to avoid homelessness altogether or have been able to be rapidly re-housed if they have fallen into homelessness. IHFA will supplement the homelessness prevention through the small amount of homelessness prevention funding in the Emergency Solutions Grant (formerly known as the Emergency Shelter Grant).

IHFA staff will continue to serve as the lead agency of the ID-501 Balance of State Continuum of Care and sit on each of the three permanent CoC committees: Data Collection and Evaluation, Governance and Strategic Planning. These permanent committees are tasked with research on the homeless population in Idaho and developing programs to meet those needs. They will also begin to look at persons who are precariously housed and develop programs to ensure they are able to stay in housing.

• Steps to End Chronic Homelessness

The Balance of State Continuum of Care has requested new permanent housing funding in the 2011 CoC application that includes chronically homeless individuals and families. Currently, the Balance of State Continuum of Care includes 88 beds designated for the chronically homeless. If requested funding is received, this will increase to 92 beds.

The Balance of State Continuum of Care will continue to track need for chronically homeless housing through the point-in-time counts and through the regional CoC meetings and encourage agencies in areas with greatest need to apply for funding through SHP. IHFA is continues support of four permanent housing vouchers for chronically homeless individuals in North and Eastern Idaho.

IHFA will continue to apply for new funding for permanent housing for chronically homeless persons, as available through the Continuum of Care process.

Other Actions 91.320 (j)

Actions the state plans to take during program year 2012 to address obstacles to meeting underserved needs, including community and economic development, foster and maintain affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, foster public housing resident initiatives.

Administrative burden for non-entitlement areas

HUD rules, over site, and reporting requirements are designed for the larger entitlement communities historically supported by large, specialized administration and staff. The increasing regulatory complexity of HUD program rules and compliance requirements present very real impediments for small rural communities under the best of circumstances. However, since 2008 these same communities have seen decreasing revenue, shrinking operating budgets, leaving current city and county staff to assume the duties of those employees who were lost to budget reductions. At the same time, HUD has increased regulatory over site and added new rules. It is extremely rare to find dedicated positions within Idaho's small local governments with the administrative capacity and the time to undertake the complicated and technical aspects of federal requirements.

Actions: IDC staff will continue to offer training and technical assistance to cities and counties, engineers, architects, and certified grant administrators. IDC will hold application workshops in various locations across the State and provide one-on-one technical assistance to communities who seek funding. Both the grant administration manual and the application handbook are available on IDC's website www.commerce.idaho.gov. IDC staff will continue to conduct certified grant administration workshops.

IHFA will continue to hold regional Housing Coordination Roundtables twice each year in an ongoing effort to bring local, regional, and state officials, stakeholders, project sponsors, and agency representatives together to receive updated information, updates, new programs, and networking opportunities to may help meet underserved needs. IHFA will continue to work closely with its CHDOs and offer training opportunities and one-on-one technical assistance to help build staff and organizational capacity to help meet their community's underserved needs. IHFA will encourage its CHDOs to use their operating assistance grant funds to attend HOME and CHDO trainings to gain additional organization capacity to develop and manage affordable housing in their communities.

Inadequate funding to meet needs

A fundamental impediment involves inadequate funding for programs. While at the federal level there may be in increase in affordable housing programs and/or funding, however this is at the same time state and local governments are stretched financially to the point of breaking. Because the State of Idaho does not allocate state funds for affordable housing development or rehabilitation activities, local communities must rely on federal programs s and private developers to meet the housing and community development needs of their citizens.

Also involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Rapidly increasing property tax assessments are also threatening the viability of many restricted-rent housing options. Successful programs depend to a large extent on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller communities.

The Idaho Affordable Housing Trust Fund was established in 1992. The premise of the Trust is that good housing is fundamental to the health of every community. Thirty-eight states have created forty-nine housing trust funds, as well as the District of Columbia. Eight states have created more than one state housing trust fund. Six states, including Idaho, have created housing trust funds legislatively but did not create a mechanism to fund the trust.

Action: IHFA will continue to host quarterly regional Housing Coordination Roundtables that inform and involve local and regional stakeholders in identifying and addressing local and state housing needs, programs and resources.

Action: To help address obstacles to meeting underserved needs, IHFA will continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to partner with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

Increasing tax burden on homeowners

The burden of property taxes in Idaho has shifted to residential homeowners. Currently, residential property tax accounts for 85% of total property tax collections, while all non-residential uses including agriculture, industry, timber, mining, utilities, commercial, and multifamily rental housing contribute only 15%. Residential property taxes have increased 224% since 1990, compared to a 71.5% increase in non-residential property taxes. At the same time, reduced state funding for schools has shifted an additional burden onto residential property taxpayers. In 1985, the homeowner exemption was set at \$50,000. For the first time since 1985, it was adjusted to \$104,471 in 2009. Combined with inflated property valuations in several markets, this cost burden on homeowners threatens the stability of many long-time homeowners, particularly retirees on set incomes and limited-income households.

Actions: IHFA- Participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho.

Unfunded mandates

With each new federal initiatives or mandate, the increasing regulations place increasing demands on small communities and organizations that choose to accept or participate in the programs. These requirements typically demand additional administrative capacity at the local level. When federal mandates are not accompanied by adequate administrative resources, they siphon off ever increasing limited local resources from the actual service delivery or from other existing programs. Federal mandates that do not include funding for the additional administration and compliance components typically meet with strong local resistance. This limits or deters program implementation, effectiveness, and efficiency.

Actions: IHFA will continue to participate in statewide efforts to engage local policy makers in a dialogue about affordable housing's role in their community well-being and its affect on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho. IHFA provides technical assistance and one-on-one training for project sponsors using HOME funds to help understand and navigate through the federal regulations involved with developing and managing affordable housing.

Action: IDC and IHFA will continue their involvement with the Community Review Process, a collaborative project of the Association of Idaho Cities, the Idaho Rural Partnership, the U.S. Dept. of Housing & Urban Development, Idaho Housing & Finance Association, Boise State University, University of Idaho, Idaho Department of Labor, and other federal, State, local, and private organizations as needed. The mission of the Community Review Process is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed.

Complexities in accessing affordable housing

A commonly identified barrier to housing affordability is the sheer complexity of housing resources, i.e. the types of assistance and number of specialized housing providers throughout the state and the evolving interpretation(s) of Fair Housing law and changing policy emphasis in areas of compliance.

Since its inception in 1998, IHFA's Housing Information and Referral Center (HIRC) represents IHFA in several diverse stakeholder networks: The ADA Task Force, Idaho Rural Partnerships board, the Northwest Community Development Institute, the Idaho Fair Housing Forum, the Regional Housing Coordination Roundtables, and the Campaign for Housing Justice.

Actions: HIRC staff will provide training to case managers from various agencies serving low-income, minority, special needs, and refugee populations, as well as interacting directly with the general public via our toll-free housing hotline. HIRC staff work to educate partners and consumers regarding the availability of

housing resources and service providers.

HIRC has introduced its new Housing Assistance Guide. The guide provides straightforward, client-centered information on the most commonly requested services, resources and programs since HIRC inception. The guide will be available initially in English, Spanish, French and Arabic; other languages will follow. The impact of this will be to broaden and diversify the scope of housing searches, and to increase affordable housing access and choice.

IHFA and Commerce will conduct a statewide education and outreach process to inform and engage housing and planning professionals, along with elected officials, on the impact of housing and land-use policies on fair housing compliance.

Speculative investment and cascading inflation

Actions: IHFA will participate in a statewide effort to engage local and state policy-makers in a dialogue about affordable housing's role in their community's long term viability, the affects that affordable and workforce housing have on positive long-term economic development. IHFA will continue to collaborate with local officials, policymakers, and affected stakeholders to advocate for decent, safe, affordable housing in communities throughout Idaho in a continuing effort to help meet Idaho's underserved needs.

Maintain Affordable Housing

Section 8 Tenant Based Rental Assistance Voucher Program:

IHFA's Board of Commissioners is appointed by the Governor. to administer Section 8 Tenant Based Rental Assistance vouchers in 34 of 44 counties and encourage Public Housing programs Statewide.

Action: IHFA will continue to offer the Homeownership Voucher Program, which is available to disabled individuals and families. During the 2010 Program Year, IHFA anticipates it will have an additional five successful home closings to add to the existing 30 families who have already taken advantage of the Section 8 voucher program to provide mortgage payment subsidy on a long-term basis.

Action: IHFA will hold regional Public Housing Authority (PHA) Plan hearings in January 2010 and will perform outreach in each region with an IHFA branch office that administers Section 8 vouchers.

Homebuyer Education:

The Idaho Partners for Home Buyer Education Inc. (IPHBE), a 501(c) (3) created by IHFA and several other statewide organizations to provide a homebuyer education program called Finally Home! The course is designed specifically to address many of the issues a potential homeowner may face with making a big investment like purchasing a home, such as qualifying for a mortgage, choosing a realtor, making an offer, and closing costs. Participants who successfully complete Finally Home!® may be eligible for incentives such as down payment and closing cost assistance, programs that accept higher debt ratios and using "gifted funds" at closing. More than 19,000 students statewide have graduated from the program since its inception in 1999. Approximately 200 classes are offered statewide each year through eight regional training partners. It is anticipated that more than 2,000 persons will participate in the course in the year 2012. It is anticipated over 2700 households will be served with over 3,000 hours of counseling in the areas of pre-occupancy, default, reverse mortgage, rental delinquency, and homeless prevention. In 2012, Idaho Partner for Home Buyer Education will offer classes in English and Spanish, online courses in English and Spanish, as well as English and Spanish textbooks.

Low-Income Housing Tax Credits:

Actions: Additional activities include IHFA's coordination of its HOME investment into affordable housing in combination with low-income housing tax credits and other resources. IHFA is designated by Idaho Executive Order, as the designated administrator of Idaho's Tax Credit Allocation Plan with the responsibility of allocating Idaho's annual credit ceiling in accordance with an approved qualified Allocation Plan.

Actions: Similar to the HOME Program, Idaho's Tax Credit Allocation Plan establishes a process whereby low-income housing tax credits may be awarded to affordable housing development which address low-income housing priorities throughout the State. Applications for Tax Credits will be available during the 2012 Program Year during two to three Application Periods. LIHTC/HOME applications are specifically designed to allow housing developers to utilize one application to requesting both HOME funds and Tax Credits as sources of funding. Program coordination is enhanced because the HOME and Tax Credit departments at the same location.

Idaho Community Reinvestment Corporation:

Actions: IHFA administers the loan program by the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to provide below market interest rate permanent loans amortized over 30 years to affordable rental housing developers. In addition to administering the ICRC permanent loan program, IHFA has the financial resources and lending expertise to provide developers with affordable construction/permanent combination loans. This lending alternative has the potential to benefit future development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

Lead-Based Paint Hazards

IHFA strongly believes that education regarding the hazards and regulatory requirements of EPA's Final Rule regarding Lead Based Paint is the best way to eliminate LBP hazards. In 2012, IHFA will continue to partner with non-profit organizations throughout the State when they provide training opportunities and technical assistance to assist local stakeholders comply with EPA's Lead Based Paint Final Rule and HUD requirements. Because Idaho has chosen not to adopt its own LBP rule, the private sector is left to its own devices for funding, education, training, and necessary certifications to meet the federal EPA requirements. In addition to EPA rules, IHFA's HOME and ESG programs follow the HUD Lead-Safe Housing Rule

Action: Continue to be a participant in the Idaho Healthy Homes Network, a group of interested stakeholders whose mission is to help educate interested parties about lead-based paint and other hazards in Idaho.

Action: Require necessary certifications, disclosures, and notices for any projects/activities funded through HOME that involves pre-1978 housing.

IDC- Non-housing community development activities are not subject to lead based paint standards. IDC will ensure that CDBG funded housing projects adhere to federal lead-based paint standards.

Anti-Poverty Strategy

Actions: IPFP representatives regularly participate in IHFA's regional housing roundtable forum discussions, the Idaho Community Review, and the IDC Rural forum meetings. This collaboration will provide an opportunity to identify needs and explore cooperative anti-poverty efforts among various State and regional entities.

IDC's anti-poverty strategy consists of four activities.

First, IDC makes available CDBG funds to cities and counties who construct public infrastructure or facilities that leads to a business's ability to create or retain jobs. At a minimum, 51% of these jobs must be "taken by" low-to-moderate income (LMI) individuals, which includes individuals at poverty level. Jobs taken by LMI individuals should increase their annual income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for low income and poverty individuals.

Second, the implementation of HUD's Section 3 program fosters local economic development and individual self-sufficiency for low income persons in the solicitation of professional services and construction work needed to complete ICDBG projects. The purpose of these requirements is to ensure that a greater share of economic opportunities generated by ICDBG funding is targeted to low income families who live in the grantee's jurisdiction.

ICDBG funded grantees and contractors must make a good faith effort to award contracts to Section 3 business concerns and utilize Section 3 area residents as trainees and employees.

Third, IDC advertises ICDBG funded projects through Idaho's Procurement Technical Assistance Center to ensure professional and construction services on CDBG funded projects are directly solicited to Disadvantaged and Women Business Enterprises, HUB Zone businesses, disabled veteran owned businesses, and SBA Section 8 (a) businesses.

Fourth, IDC provides additional points to job creation projects that are located or sited in the Small Business Administration's HUB zones. HUB zones are historically underutilized business zones that typically have higher rates of unemployment or lower per capita income than national levels.

In 2003, the Idaho Partners for Prosperity (IPFP) was formed by community and educational leaders in Eastern Idaho and was one of four organizations invited to apply for Northwest Area Foundation grant intended to reduce poverty and increase prosperity. IPFP subsequently applied for and in 2004 was awarded one of two private community grants of \$11 million dollars over a ten-year period; funds are to be used to improve local economic, educational and services collaboration in order to reduce poverty.

Institutional Structure

Actions: In accordance with our Five-Year Consolidated Plan, the gap within our institutional structure includes increasing needs in geographically isolated communities. To address this need, IDC will make its community development specialists available to provide on-site technical assistance at communities' requests. The department is also providing a larger amount of information on our website to further statewide accessibility.

Actions: IHFA will provide training for CHDO applicants during the program year, as well as technical assistance and on-line versions of HOME Administrative Plan and project funding applications. IHFA will continue to sponsor quarterly regional housing roundtable meetings in various regions, which provide a forum to discuss and resolve outstanding issues.

Enhance Coordination between Public and Private Housing and Social Service Agencies

Actions: IHFA and IDC will continue to facilitate and participate in the following stakeholder forums during the program year to enhance collaboration and coordination of public, private and faith based service providers for housing, economic development, and other services:

- The Housing Coordination and Policy Forum (www.ihfa.org/research_hirc_forum.asp)
- Rural Forums
- The Idaho Community Review (www.idahocities.org)
- Idaho Homeless Coordinating Council
- Idaho's ADA Task Force
- Coalition for Idahoans with Disabilities
- Idaho Hispanic Profile Project
- IHFA Funding Allocation Committee
- Idaho Commission on Aging
- State of Idaho HIV/STD Planning Committee

Actions: Both IHFA and IDC participate in the Fair Housing forum, which works with members of various agencies throughout the State of Idaho to address fair housing concerns.

Foster Public Housing Resident Initiatives

IHFA administers the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourages public

housing programs statewide. IHFA is only one in a statewide network of public housing providers. IHFA does not oversee any citywide or countywide Participating Jurisdictions (PJs) for public housing. These jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration a description of efforts to foster public housing resident initiatives during the 2012 program year are as follows:

Action: IHFA will continue to make available the Family Self-Sufficiency (FSS) program as part of its overall Housing Choice Voucher program. Voucher participants are eligible to enroll in the FSS program where they work with an FSS Specialist to identify and overcome barriers to self-sufficiency and economic independence through goal setting and employment.

Action: IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled, elderly and FSS households. Since implementation of the program 41 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. There are currently 33 active participants.

Action: IHFA will hold regional PHA Annual Agency Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

Action: IHFA will continue to operate the Low Rent Public Housing program with 29 individual scattered site units in Idaho Falls, and a 47-unit complex in Kellogg. Public Housing residents will continue to be asked to serve on Resident Advisory Boards. IHFA has applied to HUD to dispose of its Low Rent Public Housing and plans once approved to sell its 29 individuals homes in Idaho Falls through the implementation of a homeownership program for low-income households and sell its 47-unit complex in Kellogg to a non-profit to maintain as affordable housing.

- IHFA- No Public Housing Program within IHFA's jurisdiction is designated as "troubled".
- IDC-The State of Idaho does not own any public housing nor does IDC have jurisdiction over public housing, therefore IDC does not have a forum to foster public housing resident initiatives.

Program Specific Requirements 91.320 (k)

Description of all criteria used to select applications for funding

Community Development Block Grant

CDBG funds are awarded through a competitive application process. Projects are awarded funding in accordance with the Method of Distribution described earlier in this report under the Activities (91.320 d) headline and the Idaho State CDBG rules (which may be found at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf>).

Application Review Process

Below is a summary of the ICDBG application process, for a more complete description of the process visit www.commerce.idaho.gov and read the ICDBG Application Handbook or visit <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> to review the ICDBG program rules.

- After submittal to IDC, each application must be reviewed and ranked before it is taken to the Economic Advisory Council. The following process is followed:
- The application is reviewed for eligibility. If an application or project does not meet threshold criteria, it is considered disqualified and will not continue through the review process
- Department staff review qualified applications using the ranking system described in this handbook. They assign points to various project components

- Department staff also meets with other funding agencies to look at project funding, viability and the community's previous performance on large, funded projects
- The two staff members ranking the application meet to come to a consensus regarding the project's points
- The entire grant team meets to look at all of the projects and ensure comparability between similar projects
- After the entire staff has agreed on the points awarded, they make their recommendations to the Economic Advisory Council
- The council reviews the applications and invites applicants to make presentations that are optional, and may be done through teleconferencing. The presentation should be made by an elected official of the local government applying for the grant. The presentation should briefly review the project, the local commitment to the project, the local effort on the project, the degree of local economic impact from the project, and the degree to which the projects improve the quality of life within the communities
- Under special circumstances, the council may hold a special meeting to consider Economic Development/Job Creation projects. A special meeting may be held if in the opinion of the chairperson, a project's urgency will not permit a delay in processing the application
- For public facilities and economic development projects, the council will invite the most competitive projects to submit an addendum
- After the addendum has been submitted or, after the presentation, the council makes its recommendation to the governor
- The governor awards the projects

Each application will be ranked by department staff using the guidelines outlined in the application and in the Idaho Community Block Grant rules. Each application, excluding imminent threats, is worth 1,000 points. These points are a combination of department staff ranking and the points assigned by the Economic Advisory Council. Economic development applications have minimum point thresholds that must be verified by department staff to be considered by the council. The points available per application type and applicable point thresholds are listed below.

Note: Imminent threat applications do not receive points. They are reviewed by IDC staff to ensure the imminent threat criterion is met before recommending it to the council for review.

Application Type	Maximum Award	Max Points Available		Max. Total Points Available	Minimum Threshold	
		IDC	EAC		IDC	EAC & IDC
Public Facility/Housing	\$500,000	800	200	1000	N/A	N/A
Senior/Community Centers	\$150,000	800	200	1000	N/A	N/A
Economic Development/ Downtown Revitalization	\$500,000	900	100	1000	600	N/A
Economic Development/Jobs	\$500,000	800	200	1000	500	N/A
Imminent Threat	\$100,000	NA – No Ranking Section				

Points are awarded in accordance with ICDBG State rules. Each application type is awarded points as follows:

Public Facility/Housing

Public Facility/Housing application will be evaluated according to the following criteria.

Program Impact

• CDBG and local funds in project, eligible activities	320 points
• National Objectives (% LMI to benefit, need and impact, fire station bonus).....	260 points
• Project Categories (Planning, previous action, schedule and cost analysis)	220 points
• Economic Advisory Council Evaluation (local financing, effort, & commitment, and economic impact)	200 points
TOTAL	1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Senior Citizen/Community Centers

Senior Citizen Center and Community Center applications will be evaluated according to the following criteria.

• Physical Conditions.....	350 points
• Planning and Schedule	200 points
• Benefits (Activities provided, LMI and minority outreach)	150 points
• Match	100 points
• Economic Advisory Council Evaluation (local financing, effort & commitment and project impact)	200 points

TOTAL 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Downtown Revitalization

Economic Development – Downtown Revitalization applications will be evaluated according to the following criteria.

• Organization	75 points
• Economic Assessments	75 points
• Implementation (Action items, implementation time frame, planning, previous amount accomplished)	200 points
• Slum and Blight (Need and impact, relation of CDBG project to overall revitalization plan)	200 points
• ICDBG Project (local match, other match, BID/LID related expenditures, longtime program involvement)	350 points
• Economic Advisory Council Evaluation (project's impact on revitalization of the downtown economy)	100 points

TOTAL..... 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. The minimum number of points for an application to be considered for funding, which does not include EAC evaluation points

is 600. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Job Creation

Economic Development – Job Creation or retention applications will be evaluated according to the following criteria.

• Quality of New or Retained Jobs	100 points
• Fringe Benefits	100 points
• Business Risk and Management	125 points
• Planning, Schedule and Cost (Planning, Schedule, and Environmental)	170 points
• Minority Benefit	15 points
• Local Investment Leverage	100 points
• Distressed Area.....	20 points
• Existing Idaho Business	20 points
• Private Leverage	100 points
• Activities.....	25 points
• Grant Management	25 points
• Economic Advisory Council Evaluation (economic impact, community Commitment, overall value)	200 points
TOTAL	1,000 points

HOME Program

The legislative intent of the HOME program is to (1) Provide decent affordable housing to lower-income households; (2) Expand the capacity of nonprofit housing providers; (3) Strengthen the ability of local and state governments to provide housing and; (4) Leverage private-sector funds. IHFA is the Idaho Participating Jurisdiction for the HOME program for the state of Idaho with the exception of the City of Boise⁵.

Out of each annual allocation a minimum fifteen percent (15%) must be set-aside for housing development activities owned, developed or sponsored by IHFA-Certified Community Housing Development Organizations (CHDOs); up to five percent (5%) can be used for CHDO Operating Assistance Grants; up to ten percent (10%) can be used for IHFA HOME administrative fees. The remaining funds plus any HOME program income are awarded to eligible housing activities as defined by IHFA.

The HOME Administrative Plan (www.ihfa.org/grants) provides the overview of IHFA's HOME program. The Plan is reviewed on an annual basis. Amendments to the Plan follow the Public Participation Plan with final approval made by the IHFA's Board of Commissioners. Amendments can be made during the year, however, if the amendment is substantial, the Public Participation Process is followed with final approval by the IHFA Board of Commissioners.

IHFA uses the Recapture Option for its single-family homebuyer activities. This option allows IHFA to recapture the HOME funds the homebuyer received when they purchased their home. The recapture option allows the homebuyer to sell home to any willing buyer for whatever the market will bear. The sale (voluntary or involuntary) triggers the recapture of funds. Under HOME regulations, the amount captured is based on the net proceeds of the sale of property minus any homebuyers investment (down payment paid by the homebuyer plus the value of any capital improvement made by the homebuyer), minus all superior non-HOME loans and closing costs.

⁵ City of Boise does not use HOME funds for a down-payment/closing cost assistance program; therefore, IHFA allows its HOME DPCC program funds to be used within the city limits to eligible homebuyers.

Multi-Family Refinancing

IHFA has determined that using HOME funds to refinance multi-family rental housing projects *is not* the best use of HOME funds.

Emergency Shelter Grant

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will determine the necessary amounts and set-asides under the new ESG program and allow funding accordingly.

Homelessness prevention funds will be accessible to qualified service providers, but will be distributed statewide by award to qualified applicants that have demonstrated the capacity to serve their region of Idaho with these funds. The application deadline is normally early February.

ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2012 Program Year will be measured using the following goals and strategies with the outcomes reported in the 2011 Consolidated Annual Progress and Evaluation Report (CAPER).

Monitoring

Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Idaho Community Development Block Grant Program

IDC monitors all CDBG funded projects to ensure compliance with applicable program rules and regulations. The IDC monitoring process starts before the actual funding of an application and continues until project closeout. This dynamic process helps to ensure projects meet program requirements and improves the chances that any violations or potential violations are identified and corrected.

Pre-Development Monitoring:

Local governments who anticipate applying for CDBG funds are encouraged to contact their regional IDC specialist. IDC specialists provide recommendations and technical assistance to local governments to help them understand the CDBG program requirements. Pre-development reviews also provide IDC an understanding of the potential projects and an early assessment to determine if it will meet the CDBG goals and regulations. IDC also maintains and updates its CDBG application handbook for grantees. The handbook helps grantees understand the program rules up-front, thereby hopefully avoiding non-compliance issue in the future. The handbook is available at IDC's website.

Application Monitoring:

During the review of the applications, IDC staff first determines if the application meets the required eight threshold factors, which includes national objectives and eligible activities. If the application meets the eight threshold factors, further review of the application continues to determine if the project will meet the program goals and strategies, procurement rules, acquisition and relocation requirements, citizen participation, and an assessment of the environmental review requirements. Local governments' accomplishments towards furthering fair housing and accessibility (Section 504) standards are also reviewed.

Generally, IDC conducts a monitoring of the environmental review conducted by the local government prior to execution of the IDC contract. If the environmental review is not completed before contract execution, it is monitored prior to the release of funds.

Project Monitoring:

IDC conducts a risk assessment of each project, utilizing the department's Determination of On-site Monitoring criteria to establish if the project will require on-site monitoring or if the desk monitoring process will suffice.

IDC monitors all CDBG funded projects and reviews the Grantee's financial audits. During the course of a project IDC, specialists are continually monitoring the following applicable project components:

- | | | |
|---------------------------|----------------|------------------|
| -Financial Management | -Procurement | -Labor Standards |
| -Acquisition & Relocation | -Civil Rights | -Fair Housing |
| -Citizen Participation | -504 Standards | -Performance |

IDC has developed a new project-monitoring guide that is required to be completed by staff project specialist prior to closeout. IDC specialists approve every CDBG request for payment. Requests for payment are required to be supported by an invoice and executed contract. IDC has an established process of receiving and reviewing a local government's independent financial audit for any open project or project closed out within one year. The audit is reviewed by IDC to determine if there are any findings and if so do they affect the CDBG funds. IDC also maintains and updates its CDBG grant manual for grantees. The manual helps grantees understand the specific program rules and guides grantees on the procedures to comply with the rules. The manual is available at IDC's website. In order to effectively monitor and manage the CDBG program IDC staffing requirements, at a minimum, will require one full-time manager, two full-time specialists, and one full-time administrative assistant.

On-Site Monitoring:

IDC conducts an onsite monitoring of at least 25% of the CDBG funded projects for each program year. On-site monitoring consists of review of the grantee's project files, interviewing grantee staff, site observation, and exit conference.

Before closeout of a CDBG funded project, the local government chief official is required to submit a final financial and performance report. The report is reviewed by an IDC specialist for accuracy and comparable with IDC monitoring documentation.

HOME Investment Partnership Program

As the Participating Jurisdiction for the State of Idaho's HOME program, IHFA is responsible for implementation and compliance of applicable program rules, federal/state/local requirements as well as IHFA and HOME program policies. Some Examples:

- Fair Housing and Equal Opportunity
 - Title VI of the Civil Right Act of 1964 (HUD- 24CFR Part 1)
 - The Fair Housing Act(including Site and Neighborhood Standards)
 - Equal Opportunity Housing
 - Age Discrimination Action of 1975
- Affirmatively-Furthering Fair Housing
- Handicapped Accessibility
 - Americans with Disabilities Act
 - Section 504 of the Rehabilitation Act
- Employment and Contracting
 - Section 3 of the Housing and Urban Development Act of 1968
 - Minority/Women's Business Enterprise and Outreach practices
 - Davis-Bacon and related Acts
 - Contract Work Hours and Safety Standards Act
 - Copeland(Anti-Kickback) Act
 - Fair Labor Standards Act
- Contracting and Procurement Practices
- Environmental Requirements at 24 CDR 84.21
- Title X of the 1992 Housing and Community Development Act(24 CFR35)(Lead-Based Paint

requirements)

IHFA monitors each HOME project for compliance throughout the project's Period of Affordability, which is determined (1) by the amount of HOME funds in the project; (2) terms and conditions approved at application phase.

HOME Project development and compliance monitoring:

1. *Application*-The HOME Project applications are scored following a minimum threshold competitive scoring process. To continue in the review process an application receive a minimum score threshold. Applications include documentation that provides evidence of a potential project's financing commitments, long-term project viability, management, and developer experience. The project application must provide evidence the sponsor will adhere to applicable federal, state, and local requirements, as well as the HOME Administrative Plan.
2. *Pre-construction*- If approved by IHFA's Resource Committee, a project enters the pre-construction phase. Pre-construction conditions include the applicable federal regulation, HOME requirements, and IHFA policies must be met before HOME funds are conditionally committed to the project. When these conditions are met the project may move to construction loan closing.
3. *Construction*- Monthly progress reports and periodic site visits tract the project time-line. Applicable federal requirements are monitored during each phase. Disbursements are reviewed for eligible costs and their reasonableness, and accuracy. Management requirements are reviewed.
4. *In-Service*- IHFA conducts on-site compliance monitoring throughout the period of affordability. Monitors may include rent/utility allowance levels for HOME-assisted units, re-certifications of tenant income, compliance with Housing Quality Standards, and other requirements as specified in the regulatory agreement.

IHFA's HOME program does not allow subrecipient activities (as defined by the HOME program rules).

IHFA maintains records of HOME projects in written and/or electronic format.

Emergency Shelter Grant Program

- Service providers that have received ESG grant funds are monitored at least once annually
- A closeout-monitoring visit is performed prior to disbursing the last ten percent of funds. The monitoring consists of an on-site visit and file review. Examples: Organization, conflicts of interest, insurance coverage, nondiscrimination and drug-free workplace policies, project activities and timelines, financial management and matching funds, procurement procedures, demographics, essential services, operations, homeless prevention and rehabilitation activities.
- A monitoring finding for noncompliance will include the corrective action(s). All findings must be resolved. Failure to resolve a finding may result in repayment of expended funds.

Additional Items

Although the Code of Federal Regulations only requires the state to submit a form certifying that it will seek to affirmatively further fair housing, the Seattle Office Fair Housing and Equal Opportunity has in previous years requested that the state identify what actions will be undertaken to affirmatively-further fair housing during PY2012.

Housing Information and Resource Center/Idaho's Housing Hotline

During the 2012 program year, IHFA will continue to support and staff its bilingual Housing Hotline, which currently averages 250 calls per month. The Idaho Housing Hotline is part of the [Housing Information and Resource Center \(HIRC\)](#), a free, non-governmental service for housing consumers, providers, and advocates. Since 1998, this service has helped locate appropriate services and resources for homeless support services,

rental assistance, first-time buyer options, low-cost apartments, multifamily development financing, and other housing-related resources.

IHFA also participates in statewide planning efforts for the [Idaho Community Review Team](#), and provides significant support for the [Idaho Fair Housing Forum](#) and its many education and outreach efforts, including the Idaho Fair Housing Calendar, training pocket folders, and www.fairhousingform.org a web-based clearinghouse for all stakeholders impacted by the Fair Housing Act. This site features a multilingual interface option, and is updated on a weekly basis to reflect announcements, news and events and case law involving fair housing in Idaho and the Ninth District Court's jurisdiction. IHFA plans to continue our sole support and maintenance of this unique online service.

Idaho Housing Hotline callers are self-selecting and do not represent a statistical or random sample of the state's population. However, hotline call topics mirror trends identified by case managers and housing stakeholders participating in IHFA's regional housing roundtable meetings and other forums. Based on call volume, the most commonly requested resources involved rental assistance, homelessness prevention, and sliding-scale/subsidized rental alternatives. The large majority of callers fall into the categories of very low to low-income; they typically represent the elderly and/or disabled, and households struggling with underemployment/unemployment, and/or divorce or abandonment.

Along with the 211 Care Line, which is administered by the Department of Health and Welfare, the IHFA hotline refers tenant calls involving fair housing and/or potential discrimination to local providers, including Intermountain Fair Housing Council, Idaho Commission on Human Rights, Idaho Legal Aid Services, and/or the toll-free HUD/FHEO Fair Housing line. IHFA is applying for a FHIP/EOI grant that would play a large role in promoting fair housing awareness and the availability of existing referral options.

The 2011 year is an unfortunate continuation of previous year's trends and saw a dramatic increase in the number of homeless persons or persons at risk of homelessness seeking emergency assistance throughout the state. The concentration of homeless appears to be greatest in SW Idaho within Ada and Canyon Counties, the main destination for refugee resettlement in Idaho; the limited resources available for resettlement, coupled with the bleak employment prospects in the region have led to many refugees joining the ranks of homeless or at-risk of homelessness. Most homeless persons report having spent several weeks or months in a series of temporary stays with friends or family following a layoff or other major financial hardship.

Housingidaho.com

IHFA will continue to support and expand our online rental housing listing and locator service at www.housingidaho.com. This bilingual, ADA-compliant site also includes a fully-staffed bilingual call center to assist tenants, providers and case managers unable or unwilling to use the online resource. The site features a robust search feature, reporting tools and a Special Needs/Saved Search feature for case managers working with hard-to-house clients or cases requiring confidentiality. IHFA's HIRC staff conducted one-on-one and group training on request to case managers, refugee resettlement agencies, the Idaho Department of Labor and local shelter populations. The purpose of these presentations was to expand housing choice for all tenants, and ensure that case managers were aware of the tools available to them to assist clients.

Virtually all sliding scale and/or subsidized rental units (affordable to households at or below 30% of AMI) in Idaho's most populous communities continue to maintain waiting lists. This indicator is consistent with the message from housing providers and case managers across the state. Those vacancies that still exist have rents that are unattainable for the majority of constituents calling the hotline, or for household incomes relying on minimum wage employment or a fixed income such as Social Security or Disability benefits.

Providers offering emergency assistance report insufficient resources to keep up with growing demand as Idaho's allocation of HPRP funds have largely been expended. A general assessment of need (from the sources noted above) indicates continued high demand for the following resources:

- Emergency rental assistance (from one to three months) to prevent homelessness
- Resources to assist renters with move-in costs and initial rent (those who have lost their housing)

- Help for renters with poor credit due to loss of income/current economic downturn (providers are reluctant to offer any flexibility in this area for fear of fair housing complaints)
- Additional rental housing units affordable to households at or below 30% of AMI
- Additional shelter and transitional housing options that meet the needs of various populations in transition or uprooted from their historic situation
- Clear guidance from HUD/FHEO in coordination with the US State Department and the office of the UN High Commissioner on Refugees to create coherent and practical guidelines for local entities working to house refugees.
- ‘One-stop’ service centers in each region or major population center. These could be similar to the center recently established in Coeur d’Alene by the Saint Vincent de Paul, where clients can access social and human service providers, and can apply for housing, employment, education, health care, utility, and other resources in one setting.

Affirmatively-Furthering Fair Housing

- During the ranking and review process for ICDBG public facilities and housing projects, IDC will continue to award additional points to projects in communities that have adopted the 2006 International Building Code, which incorporates fair housing and accessibility standards.
- Both IDC and IHFA will continue their support of the Idaho Fair Housing Forum (IFHF), a group of housing stakeholders working together to promote the principles of fair and accessible housing for all Idahoans. With representatives from local, state, and federal government, Idaho’s housing industry, human and disability rights organizations and consumer advocates, the IFHF aims to provide a means for coordination and collaboration among diverse interests. In the 2009 Analysis Statewide Survey (an Analysis of Perceptions among Multiple Stakeholder Groups) and the 2011 Analysis of Impediments study, many respondents identified the Idaho Fair Housing Forum as their primary informational resource. Several Forum partners worked together the past two years on the extensive Analysis of Impediments process that includes participation from Idaho’s seven entitlement communities to create a more unified and consistent understating of barriers and best practices.
- IHFA and Commerce were early sponsors of the [2011 Fair Housing Campaign](#) and the creation of a toll-free fair housing information and referral service in partnership with [Idaho 2-1-1](#). IHFA and Commerce adapted and distributed the campaign from its beginnings in SW Idaho throughout each of Idaho’s regions. To date, we have distributed over 1,200 campaign posters in English and Spanish, and plan to distribute another 1,500 posters and related information to case managers, service and housing providers, and government/public offices statewide.
- Jointly, IHFA and Commerce invested over \$150,000 to promote fair housing education and outreach in Idaho between 2007 and 2011. For the 2012 Program year, IHFA and Commerce have committed \$27,500 to creating multilingual and interactive fair housing display systems that will be made available to local governments, college campuses and service providers. This effort aims to broaden awareness among the general public in Idaho about the history of diversity and discrimination, along with three key points:
 - Rights and responsibilities covered under the Fair Housing Act,
 - How to recognize discrimination, and
 - How to respond to discrimination when it (allegedly) occurs.
- IHFA will support joint 2012 Fair Housing Forum activities as adopted by the entire Forum and has offered to provide government and media relations support for promotion of Forum activities.
- IHFA will continue to distribute education and outreach materials (developed in partnership with Idaho Fair Housing Forum partners) to stakeholders throughout Idaho during scheduled regional Housing

Roundtable meetings and other activities. These include the FHF pocket folders that contain information on fair housing basics, protected classes, prohibited activities and contact information to learn more or to file a fair housing complaint

- IHFA and IDC will continue to work closely with diverse stakeholders to implement the best practices indicated by the 2011 Analysis of Impediments. Planned activities include presentation and training events to consumers and providers, as well as planners, P&Z officials and policy makers, and lenders to address potential areas of noncompliance in land-use planning, lending and other aspects of siting and constructing housing. IHFA has already confirmed informational events including case managers, service providers and local government in each of five counties in Idaho's Panhandle region, and will pursue similar sessions in the balance of state through 2012.
- IHFA has confirmed participation in 2012 consumer outreach events such as the [2012 Treasure Valley Community Resource Fair](#). These events bring together consumers and service providers to better coordinate service delivery and respond to the questions and needs of the general public. IHFA distributes information to promote housing choice and awareness of fair housing, housing assistance options and related resources.
- IHFA has developed a summary of key points contained in the 2011 Analysis of Impediments entitled: "**Fair housing compliance: local government considerations.**" This document will be distributed to Idaho cities and counties with the recommendation that planning officials, policy makers and legal counsel thoroughly review the 2011 AI and its implications for land-use planning and other local policies and practices to ensure compliance with the Fair Housing Act.
- IHFA will continue to support and expand awareness among housing providers and consumers of www.housingidaho.com and www.viviendaidaho.com, a bilingual (English and Spanish) and ADA-compliant housing search, and listing resource website. This includes continuing outreach to case managers and others who assist those with special needs and/or limited English proficiency (LEP), including refugees. IHFA attends regular regional consumer-oriented events such as the Treasure Valley Community Resource Fair.
- IHFA created a [Housing Assistance Guide](#) in English, Spanish, French and Arabic that can be downloaded from www.housingidaho.com, www.ihfa.org, and www.fairhousingforum.org. Our ongoing case manager and service provider training (see above) provides guidance on expanding housing choice for clients and constituents seeking housing options and/or stability.
- IHFA will assess its policies and practices on an ongoing basis to identify and address potential areas of noncompliance and improve program and resource access and effectiveness.
- HOME project funding applications include an Affirmative Marketing Plan. The Plan is monitored for compliance on an annual basis and be updated a minimum of every five years throughout the HOME project's Period of Affordability. The Affirmative Market Plan addresses outreach to groups that are the least likely to apply and may live within the project's marketing area.
- HOME project application review will include demographic mapping of the primary market area that includes the percentage of low-income residents to overall population and the number of affordable housing units to total units. New Construction rental projects will be reviewed for applicable Site and Neighborhood Standards as found at 24 CFR Part 92.202.
- HOME multi-family project applications include a copy of an adopted *Affirmatively-Furthering Fair Housing Resolution* from the potential project's unit of local government.
- IDC will require each ICDBG grantee to develop a Fair Housing Plan as per the ICDBG grant manual. As part of the plan, grantees are required to promote and educate their community about fair housing and assess fair housing impediments.